

NODA Federal Credit Union
NEW TEMP Address: 550 Pontchartrain Dr. Ste. B, Slidell, LA 70458
Contact us: Audio Response (NODA-Talk) (504) 272-2585
Main Line (985) 259-4145 www.nodafcu.org noda@nodafcu.org

Interest Points...

Find your account number in this issue and call the Credit Union to claim



Make your reservation TODAY!

76th Annual Meeting of the Membership

Friday, April 21, 2017

7:00 – 10:00 P.M.

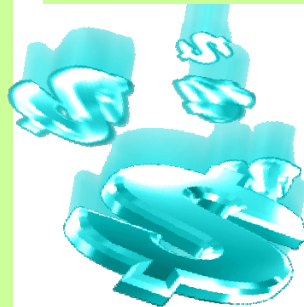
Details on page 3

NODA Federal Credit Union Members Can Save with SPRINT!

Visit www.LoveMyCreditUnion.org/Sprint

Inside this issue:

Holidays	2
Where is NODA FCU?	2
<i>Annual Meeting of the Membership</i>	3
AVOID INSTANT TAX REFUNDS	3
TAX REFUND DIRECT DEPOSIT	3
FEES AND CHARGES	4
LOAN INTEREST RATES	4
STATISTICS	4
DIVIDEND RATES	4



Hurricane Season will soon be here! PLEASE BE PREPARED!

At least hurricanes are nice enough to give us advance notice that they are on the way, unlike those crazy tornados, so use that time wisely to get prepared! Visit www.GetaGamePlan.org to get a checklist for your family plan! Let us help you with keeping in touch with your money here at NODA.

Search in advance for a Co-Op Shared Branch in the area you plan to go to in the event of an evacuation. To Locate one of the over 5000 branches nationwide:

VISIT - www.co-opsharedbranch.org/ Search here and/or Download the App or CALL - (888) 748-3266 – Program this number into your mobile phone(s) or TEXT a ZIP CODE to 91989. For Live help call (888) 837-6500

ATM/Debit Cards will be up and running! Operations are processed though an offsite data center. **Coming soon is FREE ATM usage through Co-Op at 7 Eleven ATMs!**

All electronic processes will be processed. This includes ACH Deposits and withdrawals and Share Drafts/checks clearing your account. These are all automated function now, processed through a offsite data center

E-mail, noda@nodafcu.org, and our website, www.nodafcu.org, are the best ways to stay updated on our credit union disaster plan. The new phone number; (985)259-4145; is transportable, but will not be plugged in until staff gets to our evacuation location.

Stay Safe!

Lucky Account 17968



**Go Green and Save Some Green!
 Your Share Draft (checking) Account is FREE with e-Statements!**



Holidays & Special Events

**ANNUAL MEETING
OF THE
MEMBERSHIP
Friday, April 21, 2017
Celebrations
2700 General DeGaulle**

Memorial Day
Monday, May 29th, 2017

Independence Day
Tuesday, July 4th, 2017

**August & September
Call the Credit Union
for a
Back to School Loan!**

Labor Day
Monday, September 4, 2017

Columbus Day
Monday, Oct 9th, 2017

**International Credit Union Day
Visit the Credit Union!
Thursday, October 19th, 2017**

Veterans Day
Friday, November 10th, 2017

Thanksgiving Day
Thursday, November 23th, 2017

Where is NODA? What does the future hold?

Before we address the question, we would like to thank God that we are all still here safe and sound to complain about being in these less than perfect situations!

Now to address “Where is NODA?”, we have a temporary office set up on the south side of Slidell, by the generosity of the St. Tammany Federal Credit Union. It is less than perfect, because we miss seeing you in our office, the halls and the cafeteria each day! Without proper security, we can not take cash transactions or do cash withdrawals, but you can still visit us with your check deposits, to make loans or to get check withdrawals. If this location is too far from you or you need cash, there are Shared Branching locations everywhere. After Hurricane Katrina the Louisiana Credit Union League sponsored NODA to participate in the Shared Branching program, so that our members would never be more than steps away from their cash ever again. So to answer the question about where we are, we are just about wherever you are and just a phone call away! As far as the future we **WILL** be back on the facility, but we are last inline. We can still deliver loans to you on the facility when you get back there or to a location that works best for you. We will work with Michoud FCU to see what we can do to better serve you all when more of you are back on the facility.

Some of the staff members of NODA have visited Firemen’s FCU on Gause Blvd in Slidell and ASI FCU also on Gause Blvd. in Slidell. The front line staff at these credit unions were very friendly, accommodating and sympathetic to us being displaced. They even sent us away with snacks!

Michoud FCU had vowed to be there above and beyond what is required of them as a Shared Branch to help us service our members while USDA rebuilds. Michoud FCU is in the 101 Bldg. on the facility on Thursdays and Mondays from 9:00 am to noon and every day including Saturday in their Chalmette office on Judge Perez, just west of Paris Road, just a few steps from New Orleans East. UNO FCU on UNO Campus, also a Shared Branch, has vowed to go above and beyond for our member also. This is the “Credit Union” difference. We stick together and are all about our members. Downtown New Orleans, Mid-City, West Bank and Metairie have many Shared Branching locations. The hurricane preparedness article on page 1 explains several ways to find a Shared Branching location.

NODA will be back on the facility, but USDA’s first priority is getting their staff back to the New Orleans Area, if you feel having to use a Shared Branch is inconvenient, think about your co-workers who are stuck miles away from their families and friends. We all will work together and see this through. Until we can get back, we are a phone call away and we will do anything we can to help our members get the service they need. Everything is business as usual, except for cash, but we miss our members being able to scroll in and say ‘Hi’. We all have to “adapt, improvise and overcome” and before you know it this whole ordeal will be the past, and we will be sharing our stories. - Thank you all so much for your loyalty! Don’t forget we are making loans and don’t be afraid to ask us to deliver!

Make your reservation TODAY!

76th Annual Meeting of the Membership

Friday, April 21, 2017

7:00 – 10:00 P.M.

NODA FCU

Celebrating

76 years of Service!



FOOD+DRINKS+MUSIC = FUN!!!

The entire credit union benefits when members participate, which is why we're inviting each and every member to attend this year's annual meeting. The annual meeting provides an opportunity for credit union management and elected officials to share information and updates with you, the owners. You will learn about the credit union's current financial status, products and services, accomplishments and innovations over the past year as well as goals for the future. You will be able to ask questions, meet fellow members, coworkers, incoming credit union officers, and learn about what makes your credit union truly special.

Take advantage of this opportunity to find out what is going on at your credit union by attending the **76th Annual Meeting of the Membership**. Mark your calendars today. We hope you are able to attend the Annual Meeting, Elections and Celebration, and look forward to seeing you!

Location: Celebrations

2700 General De Gaulle Dr., NO, LA 70114

Ph. (504) 368-5466

Tax Time—

Avoid Instant Tax Refunds

NODA Federal Credit Union wants you to be aware of the growing trend by large income tax preparing firms to offer you **"instant" money** for your state and federal income tax refunds. They offer to cut you a check "on the spot" in exchange for authorizing the state and federal government to route your refund directly into their bank account.

The only "catch" is that this service usually comes with a hefty service charge, sometimes as much as 10 to 20 percent of the refund. It may not sound like much, but this fee is outrageously high when you convert it to an annual percent rate (APR). Think about it: A 10% "service charge" of \$100 on a \$1,000 tax refund in exchange for forgoing a one-month wait for your money works out to an APR of 133%. And what's worse, they are loaning you your own money!

With today's electronic filing of federal and most state income taxes, the wait time for your refund has been dramatically reduced. Is it really worth it to pay an exorbitant service charge so you can get your money instantly? Your credit union doesn't think so. Sit tight for a couple of weeks and use that extra money to your benefit.

Direct Deposit Your Tax Refund

NODA Federal Credit Union

Routing no.—265075870

Your name: _____

Your Account no.: _____

76th Annual Meeting of the Membership—RSVP by Friday April 21, 2017
I will be attending the NODA FCU 76th Annual Meeting of the Membership

My party will include _____ members and _____ guests.

***ONLY MEMBERS receive tickets for Door Prizes.**

Sign up your family members that are eligible for membership before the night of the meeting!

Loan Interest Rates...

New Cars/Trucks/Vans

(Current and previous year models w/ less than 20,000 miles)

Rates as Low as 1.9%

up to 72 months

80% to 100% financing

Used Cars/Trucks/Vans

(more than 20,000 miles)

Rates as Low as 3.9%

Up to 72 months

80% to 100 financing

All Rates Based on Credit Score and

down payment

Individual Personal Loan

Rates as Low as 7.5%

Up to 72 months

IF Loans (Open-End) - 15%

up to 60 months

Share Loan - Share Secured

(Contact your Credit Union)

Education/Tuition Loans - 6.9%



New and Used Auto Loan Sale!

NEW AS LOW AS 1.9%

USED AS LOW AS 3.9%

VISA Card Program

Get Terms and Apply Online: www.nodafcu.org

OR

Give the Credit Union a Call -served by Élan

VISA Bonus Rewards Card*

VISA Bonus Rewards PLUS Card*

VISA Platinum*

First Mortgage Loans

Visit our website to view all the Mortgage Loan

Products Available through NODA FCU and

CUMembers Mortgage! Online Quotes!

Conventional—FHA VA USDA and more!

Loans kept in NODA FCU portfolio are service by Colonial Financial



Other Collateralized Loans as Low as . . . 3.9%

New Boats, Utility Trailers,

Motorcycles - 3.9% APR

Used Boats, Utility Trailers,

Motorcycles - 4.9% APR

New Mobile Homes, Recreational Vehicles,

Motor Homes & Campers - 4.9% APR

Used Mobile Homes, Recreational Vehicles,

Motor Homes & Campers - 5.9% APR

Statutory lien. If you are in default on a financial obligation to us, a federal law gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you.

Statistics . . .

	February 2016	February 2017
Assets	\$36,000,000	\$35,100,000
Shares	29,600,000	28,600,000
Loans	13,200,000	13,500,000
Members	3,595	3,604
No.of Loans	1,472	1,556

Share Dividend Rates

Effective January 1st, 2016, thru March 31, 2016, and payable April 1st, 2016.

	Rate	APY
IRA	2.00%	2.018%
Share Accounts		
\$100.00 to 9,999.99..	.25%	.2502%
\$10,000 and over.....	.40%	.4006%

Dividend Computation: IRA's and Share Savings. Dividends are earned on the average daily balance for the dividend period and credited on the first day following the earning quarter. Accounts closed before the end of the quarter earn no dividends for the quarter.

Your Savings At The Credit Union Are Federally Insured To At Least **\$250,000**

Share Draft Dividend Rate 0.15% APY 0.01501%

Fee Schedule Effective 10/01/2011

New Member One Time Fee	- 1.00
Share Draft Fees:	
Share Draft Monthly Fee	- 15.00
	<i>Free with e-Statements OR with a minimum balance of \$300</i>
Share Draft Photocopy	- 1.50
	<i>Free with online banking—check imaging</i>
Member Privilege Overdraft Fee	- 25.00
NSF Return Fee	- 25.00
Stop payment (placement)	- 5.00
Stop payment, if presented additional	- 20.00
Account History/Statement Copy	- 1.50 *available free online
VISA CheckCard -Initial issue fee 1st card	- N/C
additional cards on same account	- 5.00
Unscheduled replacement	- 15.00
Re-issue PIN	- 5.00
Wire Transfer - Domestic (outgoing)	- 10.00
Wire Transfer—International (outgoing)	- 30.00
Wire Transfers (Incoming)	- N/C
WESTERN UNION	- 15.00

PRODUCTS FOR SALE:	
Money Orders (Maximum amount \$1,000.00)	- 1.50
VISA GIFT CARDS (\$10 to \$1000)	- 2.75

OTHER MISC. FEES:	
Credit Union checks payable to member	- N/C
Credit Union checks payable to a 3rd party	- 1.50
Certified Check requested by member	- 5.00
Certified Check requested by non-member	- 10.00
Returned Deposited/Cashed checks	- 25.00

Christmas Club withdrawal (after 1st)	- 5.00
Dormant Acct. (less than \$50 & no activity for a year)	- Fined Off and Account Closed
Address Change requested by member	- N/C
Address Change Notified by Post Office	- 2.00

Report Lost/Stolen VISA CheckCards Immediately!
1-866-546-8273

LAST Word

Worrying is like sitting in a rocking chair. It gives you something to do, but it doesn't get you anywhere.