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WINTER 2024 NEWSLETTER

CONTENTS

- I. **A Message From Our CEO**
 - Kick Off The Year Right With Resolutions
 - New Year, New Financial You
- II. **Community Involvement**
 - Safeguarding Your Financial Future
 - Two Credit Score Myths
 - Upcoming Holiday Closures
 - Simplify Your Life
 - Invest In Your Future
 - Winning Wednesdays

KICK OFF THE YEAR RIGHT WITH RESOLUTIONS

As we enter a new year, it's the perfect time to set financial resolutions that help you achieve your money-related goals and secure a brighter financial future.

1. Create a budget
2. Build an emergency fund
3. Pay down debt
4. Save and invest
5. Review your credit

This year, make financial resolutions that can lead to lasting positive changes. We are here to help you kick off the year right and stay committed to your financial goals. Together, we can make 2024 a year of financial success and prosperity. Call us at 504-885-6871 to schedule your credit review with one of our certified financial counselors.

A MESSAGE FROM OUR CEO

2024 is a BIG YEAR here at POECU! It is our CENTENNIAL—that's right, we were founded in 1924 and here it is 2024. A lot has changed in 100 years, especially our ability to welcome more members through expanded fields of membership. Our original charter defined our field of membership as employees of the Postal Service headquartered in New Orleans, LA. Over the years our expansions now include immediate family members, over 20 select employee groups, and portions of Jefferson and St. Tammany parishes.

In the beginning, POECU only offered share savings accounts and loans with records that were kept manually. As the years progressed, many more products and services were added. Today, POECU has 3 branches to serve you and also offers almost every financial service product electronically—from online account opening, remote deposit capture, e-signing documents, and our most recent addition, e-statements.

We owe our longevity to you, our loyal members. As we look to the next 100 years, you are the key to our growth by sharing your love of POECU with your family, friends, and community so that they too can become part of our POECU family. We can grow when potential members are in the know!



NEW YEAR, NEW FINANCIAL YOU!

Consolidate post-holiday debts with a POECU Personal Loan. Our Personal Loans offer low rates and flexible terms, ensuring you regain control and start 2024 strong. Secure your financial future today. Let's make your debt-free dreams a reality!

- Rates as low as 5.00% APR*
- Terms vary

Apply online today at poecu.org/personal

*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed. Loan loyalty discounts apply. For complete details, visit poecu.org.





MEMBERSHIP CELEBRATION

Exciting times await our members in the upcoming quarter! Join us for these exciting events at our branch.

- **Friday, January 12: Coffee and King Cake**
- **Friday, February 9: Valentine's Day celebration**
- **Friday, March 15: Luck of the Irish St. Patrick's Day Celebration**



Mark your calendars and prepare for a quarter filled with camaraderie and fun!

SAFEGUARDING YOUR *FINANCIAL FUTURE*

In our modern digital landscape, where online transactions and data sharing are integral aspects of our daily lives, cybersecurity has become a key concern. Protecting your personal information and financial assets should be a top priority.

Securing your online accounts and transactions can significantly reduce the risk of falling victim to financial fraud or theft. Your personal information is priceless, and cybersecurity measures, such as encryption and secure authentication, are in place to ensure your data remains private and inaccessible to cybercriminals.

1. Use a secure internet connection.
2. Use a complex password or passphrase (12 or more characters, using a combination of upper and lower case alphabets, numbers and symbols).
3. Enable multi-factor authentication, where available.
4. Double check and verify links before clicking!
5. Keep anti-virus software current.

TWO CREDIT SCORE MYTHS

"Closing Accounts Removes Negative Information." This is false!

Closing accounts does not erase negative information. Negative information, like late payments, stays on your credit report for a specified time (usually seven years).

"Checking Your Credit Hurts Your Score." This is false!

Checking your credit score is considered a "soft inquiry" and does not harm your credit. It's a responsible practice to monitor your credit regularly.

UPCOMING HOLIDAY CLOSURES

Mardi Gras: Tuesday, February 13

Washington's Birthday: Monday, February 19

Good Friday: Friday, March 29
All branches close at noon.

SIMPLIFY YOUR LIFE

Get ready for the future of banking. Soon, e-Statements will simplify your financial life. Stay tuned for updates and be the first to go digital!



INVEST IN YOUR FUTURE

Dreaming of a brighter tomorrow? We believe in your potential! Don't let tuition fees hold you back—apply for a Personal Loan today and pave your way to educational success!

- Unlock endless opportunities with the education you deserve
- Secure your dreams, one step closer to graduation
- Personalized loan options tailored to your needs

Let your education take flight! Apply now and watch your future unfold!

Apply online: poecu.org/personal

WINNING WEDNESDAYS

As we celebrate our 100th anniversary, every Wednesday, one lucky member will win \$100. Look for our 100th Anniversary webpage at POECU.org for more details!



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