

watch your money grow



13 month 1.50% APY*
26 month 1.80% APY*
39 month 2.10% APY*

\$500 MINIMUM DEPOSIT

WE'RE PAYING SOME OF THE BEST RATES IN THE MARKET WITH OUR SHARE CERTIFICATE SPECIALS!

*APY = Annual Percentage Yield. APY current as of 10/01/17. Limited time offer. Penalty for early withdrawal may reduce earnings. Other restrictions may apply.

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EFCU NEWS

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WINTER 2018, Vol. 5 | *A newsletter for EFCU Financial Credit Union Members*

Louisiana's #1 Rated Credit Union for Member Value

At EFCU Financial, our goal is always to provide our members with the best possible experience. In 2017, we received two high honors, which exemplify our success in this area. In 2016, we reached the rank of the #1 credit union for member value in the state of Louisiana and we have held that spot through June of 2017.

This ranking is calculated by Callahan & Associates, a firm dedicated to helping credit unions thrive through research, analytics, networking, and consulting. Each quarter, they compile data from every credit union in the country in order to rank them by what they call Return of the Member (ROM.) This ROM provides a comprehensive scoring system of member value that looks beyond information that is traditionally audited by the NCUA. Instead they measure three core credit union functions: savings, lending, and product usage.

The table below illustrates exactly where EFCU Financial ranks in comparison to other credit unions in the state, as well as other credit unions in our asset size and all credit unions in the entire country.

Peer Group	Rank	Total Return of the Member	Return to Savers	Return to Borrowers	Member Service Usage
All Louisiana CUs	#1 out of 190	100%	94.74%	100%	99.47%
CUs \$250M-\$500M	#19 out of 344	94.77%	84.59%	97.63%	76.74%
All Credit Unions	#167 out of 5815	97.15%	91.63%	99.12%	87.85%



In October 2017, EFCU Financial was also ranked the #4 Best Place to Work in Baton Rouge. The Greater Baton Rouge Business Report collaborates with the GBR Society for Human Resources each year to calculate which businesses create the best environment for their employees. These rankings are decided by a two-part process. First each company is evaluated for workplace policies, practices, and demographics, equalling 25% of their score. The second part is based on the results of an employee survey, worth 75% of the score.

Companies vying for the distinction are divided into two categories, one for small and medium-sized firms with between 15 and 249 employees, and another for large companies with 250 or more employees. EFCU Financial falls into the small/medium category and was the top ranked financial institution in the city.

These awards represent two sides of our business, but they are equally important aspects of the credit union that YOU own. We work hard to make sure that EFCU Financial is a great place, not only for our members, but for our employees as well. We are honored to have been recognized in these two categories, and we look forward to further successes going into 2018!

EFCU FINANCIAL MEMBERS GET EXCLUSIVE DISCOUNTS

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save, too with valuable discounts from these partners:

 \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.

 Save up to \$15 on TurboTax Federal online and downloadable tax products.

 Get trusted protection and true savings with TruStage Auto & Home Insurance Program.

 Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.

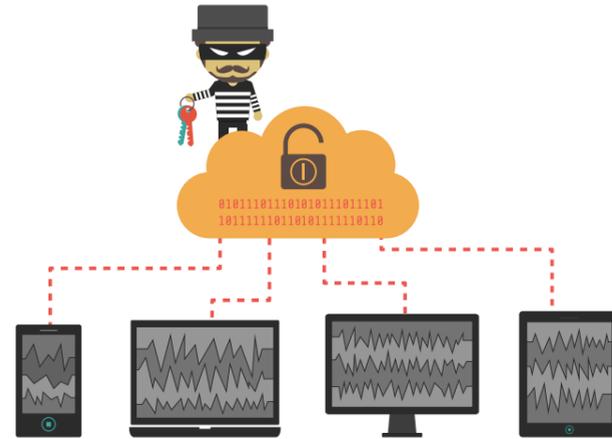
 Earn cash back with Love to Shop at over 1,500 online retailers.

To find out more and learn more about other valuable discounts, visit LoveMyCreditUnion.org.

FRAUD AND TECHNOLOGY

PROTECT YOURSELF AT HOME AND ONLINE

Identity theft, credit/debit card fraud, and email spam are becoming more and more prevalent in our ever growing age of technology. Because of this, it's more important than ever to know how to protect yourself. Fortunately, you can take steps to protect yourself and your sensitive information. Below are nine ways you can minimize the risk of becoming a victim of identity theft or fraud:



1. Shred your documents. Don't toss bank statements and credit card receipts in the trash. Dispose of them using a cross-cut shredder or shredding service.
2. Strengthen your passwords. Use random combinations of letters, numbers and special characters. Create different passwords for each account and change them frequently.
3. Check your credit reports. You're entitled to one free credit report every year from each of the three major credit reporting bureaus. Request one report every four months and review it for suspicious or incorrect information.
4. Guard your Social Security number. Avoid sharing it when it's not absolutely necessary, and don't keep it, or your Social Security card, in your wallet.
5. Be smart about social media. Consider leaving personal details, such as your birthday or address, off your profiles. Strengthen your privacy settings and be cautious about whom you accept as a connection.
6. Secure your phone. Lock your device with a password, turn off Bluetooth when you're not using it, and be cautious when downloading apps — especially free versions of popular apps, which may contain malware.
7. Know the signs of phishing. Watch out for emails, links or unsolicited phone calls, asking for your personal information.
8. Monitor your financial statements. Report any suspicious activity in your bank and credit card accounts as soon as you notice it.
9. Keep your mail safe. Swiping your mail is one of the easiest ways for a thief to steal your identity. Consider using a locked mailbox or P.O. box, and have the post office hold your mail if you go out of town.

Following these guidelines can help you keep sensitive information private. But remember, you must be proactive to protect your personal information. These tips won't be much help after your identity is stolen. For more tips on protecting your finances, visit NerdWallet.com.



COMMITTEE ANNOUNCES NOMINATIONS FOR BOARD

The 2018 Nominating Committee, consisting of Board Members Rick Bergeron, Kim Bardell, and Celeste François, respectfully submits the following names for the upcoming vacancies on the Board of Directors:

3-Year Term:

- Jack Haynes
- Neal Elkins
- Neal Chollette

Nominations by petition signed by 1% of the voting membership (minimum 500 signatures of qualified voting members) will be accepted until February 15, 2018.

The final slate of nominees (including petitions) will be posted at all EFCU Financial offices by February 20, 2018, with a brief statement of qualifications and biographical data on each candidate. If no petitions are received, the Nominating Committee's candidates will be elected by acclamation at the March 27, 2018 Annual Membership Meeting.

If you're a member in good standing, and want to serve your credit union and fellow members, and possess strong leadership and business management skills, mail the properly signed petition, your résumé and cover letter to:

Nominating Committee
EFCU Financial
PO Box 91001
Baton Rouge, LA 70821

Petitions must be received by February 15, 2018, to be included on the election slate. 📧

ANNUAL MEETING

Our Annual Meeting will be held on March 27, 2018 at our Operations Center located at 10719 Airline Highway in Baton Rouge. The meeting will begin at 5:30 pm and will last about an hour.



Don't want to miss a thing? Follow us on our social media pages!

FIND & FINANCE YOUR NEW CAR

We know members are spending more time online researching and shopping for vehicles before purchasing, so Enterprise Car Sales has been working diligently to ensure our digital storefront stays up-to-date and provides the information members want. We are thrilled that these updates are complete and now allow for better navigation of the site. As you experience the site we are sure you will see how buying a vehicle from Enterprise Car Sales is different than buying anywhere else - whether that's through our selection of quality used vehicles, easy and transparent buying, selling, or trading process, or our overall commitment to providing exceptional member service. A few of the website updates include:

- New Video Content
- Clearer explanation of our sell and trade-in process
- A new section for businesses seeking to purchase commercial vehicles
- A new section for Total Loss
- Easy to find promotions and special offers

Test-drive our updated site to experience the changes first hand at enterprisecarsales.com/efcufinancial.