

The Electrical Workers Local 130
Federal Credit Union is a
member-owned and controlled
financial institution chartered
on June 16, 1955 to serve
the members of the
IBEW Local #130
and their immediate family
including spouse, children,
grandchildren, parents,
sisters and brothers.

SHARE SAVINGS ACCOUNT

- No monthly service fee.
- Open this account with as little as \$30.
- Federally Insured up to \$250,000.00 by NCUA
- Save the easy way—set up automatic payroll deductions (Direct Deposit) from your employer and watch your savings grow.
- Earn up to .25% APY.**

LOANS

*New and Used Auto loans**

- Rates as low as 3.25% APR.**
- Used auto loan rates as low as 3.65% APR.**
- Terms of up to 72 months

*Signature Loans **

- Borrow up to \$4,000 for anything from auto/home repairs to vacations and more

Recreational Vehicles (Boats, Motorcycle, RV)

- Call for more information

Need to Establish or Re-build your Credit?

- Credit Builder Loans
- Share Secured Loans
- Fresh Start Loan Program

*Tuition Loans**

- Up to 12 months financing @ 7.50% APR.** for grades K - 12

ADDITIONAL PRODUCTS AND SERVICES

TAKE A BREAK FROM YOUR LOAN PAYMENT!!

Ask us about SKIP-A-PAY*.

HAVE YOU BEEN DENIED AUTO FINANCING?

Call for information on our
Fresh Start Auto Loan Program*

WE OFFER GAP PLUS

(Guaranteed Auto Protection)

Insurance at the lowest prices available***

*Certain fees and conditions may apply.

Rates and terms are subject to change.

All Loans subject to credit approval.

**Annual Percentage Yield/Annual
Percentage Rate

*** Available on new and used vehicle loans

PRIVACY DISCLOSURE POLICY

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

INFORMATION WE COLLECT

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency; and
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

OUR SECURITY MEASURES

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

If you have any questions, please contact us at (504) 831-1307 or by mail at 3200 Ridaelake Dr., Suite 304.

APPROVED

DRIVE AWAY WITH A BETTER RATE!

Up to 100% Financing*

New Purchase OR Refinance!



BRING US YOUR AUTO LOAN FROM ANOTHER LENDER AND WE'LL TAKE UP TO 1% OFF THEIR INTEREST RATE!*



**Electrical Workers Local 130 FCU
3200 Ridgelake Dr., Suite 304
Metairie, Louisiana 70002
504-831-1307 fax 504-834-3961**

*APR = Annual Percentage Rate. Subject to credit approval. Excludes the refinancing of vehicle loans currently held at Local 130 FCU. Member must provide verification of current interest rate with a floor of 3.79% APR. Collateral conditions and restrictions apply. Rates, terms and conditions vary based on credit worthiness and other conditions and are subject to change. Limited time offer.

PERSONAL LOANS
Rates starting at 9.00% A.P.R.***
Flexible Terms

NEW & USED VEHICLE FINANCING
Up to 100% Financing*



Short on Cash?
Your Credit Union can help.
Check out our loan specials!
Call (504)831-1307

SCHOOL TUITION LOANS
7.50% A.P.R.***
for up to 12 months

Boat & RV Financing
Call for Rates

*All Loans are subject to Approval. Collateral conditions and restriction apply. Rates, terms and condition vary based on credit worthiness and other factors. **Member must provide verification of current interest rate with a floor of 3.79% APR. Collateral conditions and restrictions apply. ***A.P.R. (Annual Percentage Rate)