

# Member News

**COMING SOON!**

## New Sarepta Branch of Carter Federal Credit Union

Carter Federal Credit Union is pleased to announce the opening of a new branch location in the original Sarepta Town Hall Building conveniently located in Sarepta Square. Carter Federal plans to complete renovations and open the new facility in the first quarter of 2012.

Strengthening our roots in northwest Louisiana, the Sarepta Branch will become the third full service Carter Federal branch located in Webster Parish. This branch has the opportunity to better serve the local community and will provide members all deposit and lending services, ATM and night drop-box access, a drive-thru teller lane, and will include a community room. President/CEO James Gibson comments, "Carter Federal has been fostering and building relationships with our members in Sarepta since 1954. We are a strong community supporter, and secure financial institution, and we are committed to providing convenient and accessible service to our members." Tina Audirsch has been named the new branch manager for the Sarepta location. Audirsch and her family have lived in Sarepta for the past nine years and are actively involved in their church and community. Audirsch says of her new position, "We're looking forward to building new personal and business account relationships and strong financial partnerships within the Sarepta community."



Sarepta residents working at Carter Federal Credit Union are pleased with plans for the new branch location in Sarepta Square. Pictured left to right: Melody Shelley, Sara Baker, Tina Audirsch, Sheila Robertson, Theresa Tripp and Tammi Mills.

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# Join Us at the Annual Meeting

Mark your calendar now to attend Carter Federal Credit Union's Annual Membership Meeting. The annual meeting will be held on Friday, March 23, 2012 at 6 pm at the Springhill

Civic Center, located at 101 Machen Drive. The business meeting will begin at 7 pm. We look forward to seeing you there!

## New Branch Coming Soon to Mansfield



The new Mansfield branch, opening mid-year, 2012, will be located on Highway 509. The new flagship design will feature a concierge desk, internet café, meeting room, and two dialog towers which will replace the traditional teller line.

To better serve the community and our business members, the branch will have three drive-thru teller lanes with remote teller units, a through-the-wall ATM and a night depository.

***We look forward to serving you in our new location!***

## Carter Employees Committed to Community Service

In mid-October, Carter Federal employees volunteered their time at the Fuller Center for Housing, a non-profit organization that builds and restores homes for families in the Minden/Webster Parish and Shreveport/Bossier areas. Employees helped out with various stages of the home-building process and enjoyed contributing their time to a worthy cause. For more information about the Fuller Center go to <http://www.fullercenter.org/US>.



# Carter Federal Providing Financial Education in the Community

Carter Federal, in partnership with the Springhill Police Department, held seminars on "Protecting Your Identity" at the Carter Federal Springhill Community Center in the months of October and November. Melody Shelley, Security Officer for Carter Federal, and Chief Will Lynd of the Springhill Police Department provided valuable information and safety precautions to take to avoid becoming a victim of identity theft.

In support of our philosophy of "people helping people," Carter Federal will be holding free financial education workshops throughout the year that are open to the public. Details and dates of upcoming workshops and seminars for 2012 will be available on our website at [carterfcu.org](http://carterfcu.org) or at any branch location.

## Preventing Identity Theft Tips:

- Review your credit report regularly
- Guard your personal information
- Check your statements
- Only use a credit card when making online purchases
- Do not give your debit card information over the phone
- Never write your PIN number down or share card information
- Dispose carefully of personal information (shred it)
- Protect your computer with firewall and anti-virus software
- Consider extra protection (Credit Monitoring, Identity Theft Insurance)

## Carter Federal Credit Union Goes Green

Members who are presently using our online banking service known as eAccess, who are not currently enrolled in eStatements, will be automatically switched to eStatements (paperless statements). This new process will begin with the December year-end statement that members receive in January 2012.

### Why switch?

- eStatements are the most secure way to receive account information. Did you know, most identity theft starts with a stolen paper statement, bill, or checks? Carter Federal eStatements decrease your chance for mail fraud.

- eStatements are much faster to receive. Typically, it takes up to 10-14 business days after the first of the month to receive your traditional paper statement. With eStatements your statement is ready to view by the third business day of the month, sometimes sooner!
- eStatements are environmentally friendly and reduce paper waste.
- eStatements save the Credit Union money (reduced printing and postage expenses) which means we can pass on a greater savings to our members in the form of lower fees and more competitive interest rates.

***If you have questions about this change, please call or visit your nearest branch.***

## 2012 Holiday Closings

New Year's Day	Jan 2	Independence Day	July 4	Thanksgiving Day	Nov 22
Martin Luther King, Jr. Day	Jan 16	Labor Day	Sept 3	Christmas Eve	Dec 24
Presidents Day	Feb 20	Columbus Day	Oct 8	Christmas Day	Dec 25
Memorial Day	May 28	Veterans Day	Nov 12		

## October 31, 2011 Stats

Total Assets ..... \$ 200,052,811      Loans ..... \$ 153,088,757  
Shares ..... \$ 173,022,910      Members ..... 26,485

## \$2,000 Scholarship Award Is Available

The Floyd and Gladys Carter Scholarship Program was created to provide financial support for high school seniors who strive for academic excellence and contribute to the community in which they live. Carter Federal scholarship winners are students who understand the value of dedication and hard work. For an application and details, please call or stop by the Carter Federal branch near you, or visit our website at [www.CarterFCU.org](http://www.CarterFCU.org) and click on the Scholarship link. All entries must be postmarked by Friday, February 17, 2012.

Applicant must plan to enroll full-time in an accredited college or university during the fall of 2012. Applicant or parent/guardian must be a member in good standing with a minimum of two-years membership.

## Save Time and Money With Online Tax Filing

Your 2011 W-2s have arrived! Now get the fastest, biggest refund you deserve. As your trusted financial partner, we've teamed up with Credit Union Tax Services to offer our members a great way to save time and money while doing taxes.



Save time and money on Tax Preparation with TurboTax®.

- Prepare, print and e-File your simple federal return for FREE
- Get the maximum refund you deserve
- Audit Support Center download included
- 24/7 help and advice available online
- Fast Refund in as few as eight days when you e-File and use Direct Deposit

Go to [Carterfcu.org](http://Carterfcu.org) for complete details.

## Carter Federal Takes First Place

Members of the Carter Federal staff participated in Christmas parades throughout the communities we serve. Congratulations on 1st and 2nd place in float design and a special thanks to our staff.



(800) 367-5026

### Branch and Office Hours

#### Branch Locations

##### Bayou Walk – Kroger Branch

6652 Youree Dr., Shreveport, LA 71105  
(318) 688-3620

##### Lobby Hours:

Mon-Fri: 9:00 - 6:00      Sat: 9:00 - 3:00

##### Haughton – Brookshire's Branch

1125 Hwy 80 E., Haughton, LA 71037  
(318) 949-1577

##### Lobby Hours:

Mon-Fri: 9:00 - 6:00      Sat: 9:00 - 3:00

##### Magnolia Branch

45 Hwy 79 N., Magnolia, AR 71753  
(870) 234-1964

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30

##### Mansfield Branch

1204 Polk St., Mansfield, LA 71052  
(318) 872-2711

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30

##### Minden Branch

918 Homer Rd., Minden LA 71055  
(318) 382-8400

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30  
Fri: 9:00 - 5:00      Sat: 9:00 - 12:00

##### Shreveport Branch

6885 Bert Kouns, Shreveport, LA 71129  
(318) 688-3620

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30  
Sat: 9:00 - 12:00

##### Springhill Branch

100 W. Church St., Springhill, LA 71075  
(318) 539-3502

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30  
Fri: 9:00 - 5:00      Sat: 9:00 - 12:00

#### Office Location

##### Operations Center

133 S. Main St., Springhill, LA 71075

Access your account  
information at [CarterFCU.org](http://CarterFCU.org)



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, an agency of the federal government.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



We also have over 4,000 Branch offices at Credit Union Service Center locations in all 50 states and eight foreign countries to serve you. To find a location near you, go to [www.cuservicecenters.com](http://www.cuservicecenters.com).