



Member News

Account Access At Your Convenience

In efforts to continue providing convenient and user-friendly service to our members, we have recently upgraded our phone system. We want to make doing business with us easy for you! Our newly upgraded phone system offers:

- **User-friendly menu selections**
- **Call Back Feature** – if you are placed on hold and are too busy to wait, a Carter Representative will return the call at the time you designate
- **Immediate Access** to account balance and deposit information
- **Staff Directory** to easily locate your Carter Representative

And remember you always have the option to speak with a Carter Federal representative during business hours.

Enjoy 24/7 account access and transactions at your fingertips. Call us toll free at (800) 367-5026.



Some of the main phone system options:

Option 1 Staff Directory

Option 2 Extended menu options for current members – including speaking with a Carter Federal Representative

Option 3 Menu options for non-members

Option 4 Branch hours and locations

2 Cash Access *On The Go!*
New eAlerts Keep You in Control

3 Switch to eStatements And You Could Win \$500
Shop, Save and Get Cash Back with Shop America

4 We've Got You Covered

Cash Access *On The Go!*

Did you know Carter Federal members can access fee-free ATMs at local CVS stores?

Take a look at these convenient area CVS stores for cash and account access on the go:

606 Homer Rd	Minden
7004 Youree Dr	Shreveport
1540 N Market St	Shreveport
2755 Hollywood Ave	Shreveport
3001 E Texas St	Bossier City
4890 Barksdale Blvd	Bossier City
6935 Pines Rd	Shreveport



Don't Forget!

You can use your ATM card to access your checking or savings accounts at any branch ATM as well as ATMs belonging to Cirrus, Plus, Pulse or CU24 networks. Access is also available at millions of locations around the world – 24/7 for your convenience.

New eAlerts Keep You in Control

Keep up with your account activity with eAlerts. This FREE service notifies you via text message or email about account activity. There are nine different alerts available. For example, you can sign up to be notified when your account reaches a certain dollar amount to avoid overdraft fees, or receive a friendly reminder when your loan payment is due. eAlerts allow you to go on with your daily responsibilities without worry.

You can sign up for eAlerts for the following:

- **Account balance notifications**
- **Account balances go above or below designated levels**
- **Payment, withdrawal and deposit information**
- **A loan payment due date is approaching**
- **A CD maturity date is approaching**

Setting up your eAlerts:

- **Login to Carter eAccess-carterfcu.org**
- **Click Contact Manager Tab**
- **Click Alert Manager Tab**
- **Select Daily Alerts**

Now that you are signed up, you will start receiving your selected alerts.

Switch to eStatements And You Could Win \$500

Why make the switch? Aside from possibly winning \$500, eStatements are the quickest and safest way to view your Carter Federal Credit Union monthly/quarterly account statement(s).

Here are some reasons to make the switch to eStatements!

- Eliminates putting financial information in print where it's vulnerable to prying eyes.
- Statements usually arrive online at least one week before mailed statements arrive.
- Save a tree – reduce paper waste.
- View your account online in a secure environment, 24/7.
- Easy to sign up, we just need an e-mail address. We will email you when your statement is available to view online.

- Access at least 15 months of history online – save statements to a folder on your computer for record keeping.
- Cost effective – eStatements save the credit union resources so we can pass on more savings to you.
- Eliminates your statements being lost or delayed in the mail.



Sign up today and you will be automatically entered in a drawing to win \$500!

For complete rules and details, visit our website at carterfcu.org.

Shop, Save and Get Cash Back With Shop America

Use Shop America and get rewarded with great discounts and cash back just for being loyal to your favorite online stores.

It's no secret that most people shop online these days. Thanks to a partnership with Invest in America, Carter Federal Credit Union members can shop, save, and even get money back when making a purchase online!

With Shop America, members like you have access to more than 1,200 online retailers, including some of the largest and most popular, giving you major discounts when you shop. Every time you earn \$10 or more in cash back from your purchases, you'll get a check as a thank you!

So whether you're looking to shop online with Target, Macy's, Best Buy, Apple or hundreds of other stores, you can save and get paid to shop. Don't forget to make your



Shop America purchases with your Carter Federal Credit Union credit or debit card.

Shop America. Shop Online Anytime.

Visit lovemycreditunion.org/Shop_America_585.html for details on Shop America and the other Member Rewards partner offers from Invest in America and Carter Federal Credit Union.

March 31, 2011 Stats

Total Assets \$ 202,929,035

Loans \$ 159,565,828

Shares \$ 172,058,417

Members 27,221

We've Got You Covered

We're pleased to offer added coverage for your family when it comes to your new car. Our Multi-Shield Auto Protection Package offers Tire & Wheel Coverage, Minor Dent and Door Ding Protection, Windshield Repair, *PLUS* 24/7/365 Emergency Roadside Assistance.

This plan covers new or used vehicles (Current + 5 years) and is transferrable. Three and five year plans are also available. And the best part is the coverage can be added to your auto loan*.

Tire and Wheel Coverage Benefits:

- Coverage includes costs for tire repair or replacement, wheel repair or replacement, mounting, balancing, valve stems, sales taxes and customary labor charges.
- Covers blowouts, nails, glass, potholes and debris.

Dent and Door Ding Protection Benefits:

- Easily removes minor dents and door dings.
- Developed by automotive manufacturers.
- Works from behind the vehicle exterior.
- No sanding, painting or body fillers.
- Repairs are fast and friendly.

Windshield Repair Benefits:

- Windshield replacement can cost as much as \$1,000 or more.
- A professional technician will repair your damaged windshield instead of replacing it.
- Saves on costly Windshield deductible.

Emergency Roadside Assistance Benefits:

- Towing and emergency roadside service including mechanical first aid, tire battery and delivery services, extricating service, auto accident towing and lockout service.
- Nationwide 24/7/365 toll-free sign and drive roadside service.

Please call or visit your local branch and ask us about Multi-Shield details and pricing. The price varies depending on the make and model of the car, the coverage term and other factors.

* This article is only a summary of possible benefits available. Certain restrictions and limitations may apply. Please refer to the actual warranty for specific details and limitations.



(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



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.