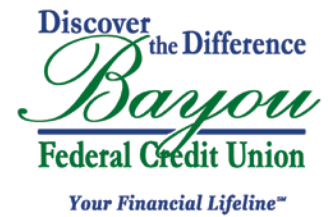




Sweeten Your Employee Benefits Package ... FREE!



Why offer Bayou Federal Credit Union as part of your *Employee Benefits Package*?

- Offering Bayou Federal Credit Union membership is a NO COST benefit with a high perceived value.
- Surveys have proven that employees consider access to a credit union a valuable employee benefit.
- Membership is FREE, and once they join, they can remain a member for life!
- Your employees can begin membership by opening a savings account with as little as \$5.00.
- As a not-for-profit, member-owned cooperative, Bayou Federal can pay higher interest on Savings and charge lower interest on loans. This helps your employees save more and make more of their money.
- Each employee who joins the credit union can get \$1,000 of FREE Accidental Death and Dismemberment Insurance Coverage.
- When your employees are faced with complex decisions such as applying for the right mortgage, or educating their children about the value of earning and spending, Bayou Federal can help.
- If your company offers a high deductible health plan, your employees will be eligible to open a Health Savings Account at Bayou Federal to complement your program.
- For those who want to buy a new or used vehicle, Bayou Federal can help make it easier and more affordable. With a pre-approved loan, employees can shop for the best deal as if they had cash in hand.
- Employees can benefit from a free checking account with no minimum balance requirement, no monthly service charges, a Visa debit card, free online banking and bill-paying, mobile banking and overdraft protection. Checking accounts that earn interest are also available.
- You and your employees will have access to a variety of member-friendly financial services including mortgages, home equity loans, all types of consumer loans, and all types of deposit accounts including Health Savings accounts, IRAs, Money Market accounts, and much more. Bayou Federal is also part of the Co-Op Shared Branching network, offering access to accounts at more than 5,000 locations nationwide.
- To assist you in introducing our credit union to your employees, we will provide you with an announcement memo that you can distribute. We can then schedule a time, at your convenience, for a Bayou Federal representative to be on site to meet with your employees and give them the opportunity to complete a membership application and join the credit union instantly.

To become a member group:

1. Complete the enclosed application,
2. Have your top executive write a brief letter of request on your official letterhead (see sample letter provided) and send it to:

Mrs. Rhonda Linzy, President/CEO
Bayou Federal Credit Union
P.O. Box 65159
Baton Rouge, LA 70896

**Bayou Federal
Credit Union**

(225) 925-8800
(800) 349-2900

www.bayoufcu.org