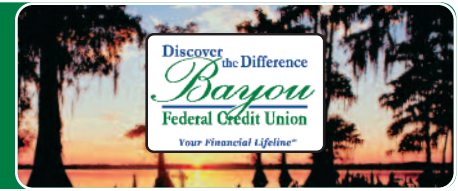


Membership Tips

Timely Tips and Information for Bayou Federal Credit Union Members
4th Quarter, 2022



Holiday Loan Special Now Available



Let Bayou Federal be your Holiday Helper, with a low cost Holiday Loan!

This offer is available through December 31st, 2022, so now is the time to get an easy, low cost Holiday Loan from Bayou Federal. Apply for any amount from \$1,000 to \$5,000 and get the cash you need for the Holidays with easy monthly or biweekly payments.

Apply online at bayoufcu.org or call us at 225-925-9864 today!

* Effective 10/6/2022 through 12/31/2022. Annual Percentage Rate based on an evaluation of each applicant's credit history. Your rate could be higher. Limit one holiday loan per member. \$10 application fee applies. Loan is not eligible for rate discount for automatic repayment or payroll deduction.

Smart auto shopping starts with Bayou Federal

Lock in a great low rate and shop easy with with Pre-approval from Bayou Federal



Lock in a great low rate
with loan pre-approval now!

Whether you shop online or at the dealership, it pays to apply for financing with Bayou Federal first. We can pre-approve your auto loan, so you can lock in our great low rate and shop anywhere with confidence! To start your shopping:

1. Visit bayoufcu.org and click on our Member Auto Center
2. Search by make, model, vehicle type, and more
3. Look up vehicle values and find out what your trade is worth
4. Research warranties, car-buying tips, and more
5. Apply for Bayou Federal financing before visiting dealerships

Visit bayoufcu.org and apply for auto loan pre-approval today!

Make deposits in a snap with our free Mobile App

Download the App to keep your Bayou Federal Accounts as close as your phone or tablet, 24/7



Our Mobile App makes it easy to view and manage your finances at home or on the go, all from the convenience of your mobile device. You can snap a photo and make a quick deposit anytime, from anywhere. And of course you can check account balances, make transfers, and much more...all from the convenience of your phone or tablet.

And don't forget our easy online Bill Pay. It's the easy way to pay bills and manage your finances from your online or mobile banking account.

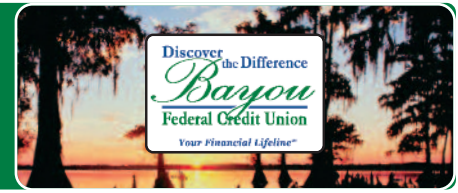


Visit the App Store or GooglePlay to download the Bayou FCU mobile app, and login to our Virtual Branch at bayoufcu.org to enroll in Bill Pay today!



Membership Tips

Timely Tips and Information for Bayou Federal Credit Union Members



Cut credit card costs with our Visa as low as 9.9% APR!

With prices rising on goods and services, don't make it worse by using other credit cards that are charging as much as 26.9% APR!

Instead, shop with the Visa that gives you worldwide shopping convenience and a great low rate, as low as 9.9% APR! The Bayou Federal Visa credit card has all the shopping power and trusted security as those big bank cards, with a much lower rate. Now is the time to apply for a Bayou Federal Visa, so pick up an application at any Bayou Federal Branch or give us a call today.



Bayou Federal Visa

as low as **9.9%** APR**

** Visa credit card available to members at Annual Percentage Rates based on normal underwriting criteria, including credit history. Rates are subject to change.

Free services give you anytime access to your accounts

From Online banking with our Virtual Branch to Mobile Banking with your phone, Bayou Federal has the services you need to stay connected to your accounts 24/7:



Virtual Branch - Our free online banking gives you access to your accounts from anywhere, at any time. Visit bayoufcu.org to sign up.

Mobile Banking - Download our free Mobile Banking app and keep your Bayou Federal accounts as close as your mobile phone or tablet! Just visit the App Store or GooglePlay, and look for the "Bayou FCU" app. Download it to your phone and you'll be able to connect with your accounts anytime you like, from wherever you may be.

E-Statements - Why wait for paper statements to come in the mail? View, save, and print statements anytime you need them with free E-Statements. Sign up in our Virtual Branch at bayoufcu.org.

Personal Teller - With a simple phone call, you can check an account balance, make transfers, and more. Just call our main number, (225) 925-8800 and choose option 1 from the menu.

Shared Branches - Across town or across the country, you can access your Bayou Federal accounts at any credit union that is part of the Co-Op shared branching network. With more than 5,000 locations nationwide, Co-Op Shared Branches are just another great perk of being a Bayou Federal member. Visit bayoufcu.org to find locations near you.

Locations and Contact Information

Call: 225-925-8800 or 800-349-2900 Loans: 225-925-9864 Fax: 225-925-5688

Click: www.bayoufcu.org



Main Office

5880 Florida Boulevard
Lobby, Drive-Thru,
and 24 hour ATM available



Summa Branch

8601 Summa Avenue
Lobby, Drive-Thru, Saturday Hours,
and 24 hour ATM available



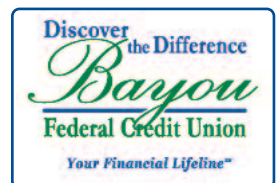
Woman's Hospital Branch

100 Woman's Way
Open Monday - Friday,
plus 24 hour ATM available



Lafayette Branch

505 Guilbeau Road
Lobby, Drive-Thru,
and 24 hour ATM available



Woman's Hospital Physician Office Building ATM • 100 Woman's Way, Baton Rouge • 1st floor, near the elevator.

Baton Rouge Clinic ATM • 7373 Perkins Road • Lobby ATM available • Monday - Friday, 8am-5pm

LADAI ATM • In the La. Dept. of Agriculture & Forestry Building • 5825 Florida Blvd., Baton Rouge

Blue Cross ATM • In the Blue Cross Blue Shield of La. Building • 5525 Reitz Avenue, Baton Rouge

