

Build Your Savings And Win Cash Prizes



You can join other Louisianans who are winning big with Lucky Lagniappe Savings accounts!

In case you didn't hear, Total Choice FCU and other credit unions across Louisiana are giving away \$100 cash prizes every month. All you have to do is open a Lucky Lagniappe Savings account, make a monthly \$20 contribution to the account and you will be entered to win. The more deposits you make the greater your chances to win (up to five entries per month). Visit our branches to get started!

Build your savings and have a chance to WIN!
LUCKYLAGNIAPPE.COM

What's Your Credit Score?



Checking your credit reports once a year is a good way to discover identity theft. Plus, you can also identify errors in your credit reports. Login into your Total Choice FCU online banking account and view your credit score today!

Good Start! Millennial Auto Loan

First Time Buyers – You can get Pre-Approved for your First Auto Loan!



It's Easy! Simply Open A

- Savings Account
- Good Start Checking
- Share Secured Visa
- Be Employed for 6 months

* Credit underwriting criteria will apply.

Members



The Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. **To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!**

Introducing Our New VISA® Rewards Card

Now You can sign up your VISA® Credit Card for REWARDS! Set up through your online banking at totalchoicefcu.com.

Earn rewards on your everyday purchases.
Credit underwriting criteria will apply.



\$1,000 Annual Scholarship Program

Total Choice FCU is kicking off its Annual Scholarship program by presenting a \$1,000 award this Spring. All applicants must receive their high school diploma or GED in 2019, have a current grade point average of 2.5 or higher, and submit all pertaining materials to the credit union by **Friday, April 5, 2019**. Applicants must be a current member of the credit union. Students who live in St. Charles, St. John and St. James Parishes and are not yet members may join Total Choice FCU and apply for our scholarship at the same time.

Go to www.totalchoicefcu.com for qualifications and an application.

More From Love My Credit Union Rewards - Discover Sprint's Network Reliability & Cash Rewards

The benefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint®!

Visit LoveMyCreditUnion.org/Sprint for all the details and special offers.



2019 Annual Meeting

Wednesday, April 17, 2019 • 5:30p.m.

Total Choice FCU Main Branch located at 14963 River Road, Hahnville, LA 70057

The entire credit union benefits when members participate. This is an opportunity for you to learn about Total Choice's financial position, products and services, current business issues and goals.

Board Of Directors Election – Three Positions Open

There will be three director positions up for election. There are a total of seven directors who make up the Board of Directors. The term of a director is three years. All interested parties should send a resume to Total Choice FCU, Attn: Supervisory Committee, P.O. Box 560, Hahnville, LA 70057. Resumes can also be delivered to Mary Vedros at the credit union Main Branch or emailed to totalchoicefcu@totalchoicefcu.com.

Resumes must be received by 4:00 PM Central Time on March 15, 2019.

There will be no nominations from the floor at the annual meeting unless there are not enough candidates to fill the three directors' positions up for election.

Qualifications for Director Position

Interested personnel must be a current member of Total Choice FCU with no delinquent outstanding debt to the Credit Union. The individual must be willing to work with other board members in the interest of the members, as well as the Credit Union staff to maintain TCFCU's soundness and solvency. A director will be expected to be in attendance at all monthly board meetings. A director will be expected to participate in adjunct committees and spend time in the credit union branches in order to learn the functionality of the credit union and support its mission. In accordance with the NCUA policy, a director will oversee the financial status of the credit union and maintain its general direction and control. A director should have a background in financial matters along with a strong willingness to learn and get involved in financial and business-related areas such as:

- Basic understanding of laws governing the credit union;
- Ability to read and interpret financial statements;
- Risk management and effective business management;
- Knowledge of and commitment to credit union philosophy;
- Familiarity with asset liability management;
- Familiarity with lending and collections;
- Familiarity with marketing concepts.

Come Join The Krewe of Total Choice FCU We'll Throw You A Great Rate!



2019 Branch Closings

Monday, February 18
President's Day
Tuesday, March 5
Mardis Gras Day
Friday, April 19
Good Friday

Monday, May 27
Memorial Day
Thursday, July 4
Independence Day