



2022

ANNUAL

REPORT

FEDERALLY INSURED BY NCUA

**For almost 70 years, Barksdale
Federal Credit Union has helped
thousands of households with
their financial needs...**

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69th ANNUAL MEMBERSHIP MEETING

Barksdale Federal Credit Union
Cyber Innovation Center
March 30, 2023 • 5:00 P.M.

1. 5:00 P.M. – Call to Order – Patrick Gullatt, CEO
2. Invocation – Oar
3. Pledge of Allegiance – Carlisle
4. Confirm a Quorum – Supervisory Committee
5. Appointment of Parliamentarian
6. Minutes from Sixty-Eighth Annual Meeting
7. Report of Directors/President
8. Report of Supervisory Committee and Elections
9. Unfinished Business
10. Scholarship Awards
11. New Business
12. Adjourn

This meeting will be a brief business meeting with limited capacity (no food nor prizes). We will record the meeting for those not in attendance.

A MESSAGE FROM THE PRESIDENT AND BOARD

2022 was a year of growth and service, and we couldn't be prouder of how our employees rose to the occasion. This year we expanded our business into Arkansas with the acquisition of five locations. We offered competitive investment options and our dedicated team showed their commitment to serving their community, which is a point of great pride for us and for Barksdale Federal Credit Union (BFCU).

Community Involvement

When it comes to investing in our community, our team goes above and beyond. Our employees take a great deal of pride in giving back by donating their time and energy to various non-profits, projects and causes that serve disadvantaged people in our community. In 2022, our employees raised \$95,000 for cancer research, \$10,500 for St. Jude, and \$7,800 for our veterans. They also gave blood at blood drives, donated clothes to charity, volunteered 252 hours to local charities, donated food for the disabled and homeless, handed out lifejackets at our centers, and so much more!

Arkansas Acquisition

With our acquisition of five new locations across Arkansas, we've broadened our footprint, making it easier for our members to get the service they need, wherever they are. We are going to continue to integrate our Arkansas acquisitions into our systems, allowing us to forge ahead and provide our members in that area with reliable service, along with granting our existing members a greater range of service coverage.

New Products and Services

Not only did we expand our market, but we also improved our products and services! Our mortgage department now offers a one-time close loan for new construction projects. These loans allow our members to close their loans without the additional closing at the end of the construction process, locking in their interest rate at the beginning.

We also offer rewards for your Debit Card purchases, not just your Credit Card. At BFCU, we believe our members deserve the best, and that includes a greater range of opportunities to earn rewards. Now you can earn reward points on your everyday purchases and put those points toward money back.

Another set of improvements we've made is the utilization of Live Teller Machines in the drive-throughs at our newer branches. Live Teller Machines allow you to have face-to-face communication with one of our trusted financial advisors who can help you handle your transactions quicker. By utilizing this service, we can keep our drive-throughs open longer and grant our members greater access to our services.

BFCU has also invested in technology for our call center operations that will make us more accessible to our members, however they choose to do business with us. Whether our members prefer to bank in-branch, online or on their phones, they will experience the same access and quality service they're used to.

Our Projects and Goals for the Year

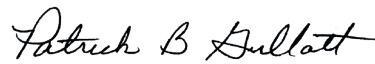
Our plans for the year comprise continuing our efforts to integrate our Arkansas acquisitions into our system and expanding our market share in that community. Our Board of Directors continues to push to make BFCU better. We are constantly looking for opportunities to grow, searching for new or existing markets that haven't been served. Our continued growth guarantees great opportunities for our employees and more convenience and efficiency for our members.

As we move further into 2023, we want to thank our team, volunteers and you, our members, for your unwavering support. We love our members, and that's why we're dedicated to being a high-quality and high-service place of business for you to do your banking. Thank you for allowing us to continue serving you as you work towards your financial goals.

Sincerely,



Alvin C. Oar
Chair



Patrick Gullatt
President/CEO



68th ANNUAL MEMBERSHIP MEETING

Barksdale Federal Credit Union

Airline Center

March 24, 2022 • 5:00 P.M.

The Sixty-Eighth Annual Membership Meeting of Barksdale Federal Credit Union was called to order at 5:00 p.m., March 24, 2022, by the President and CEO, Patrick Gullatt.

1. Call to Order by Mr. Patrick Gullatt.
2. Mr. Roy Walling gave the invocation.
3. Ms. Margaret Carlisle led us in the Pledge of Allegiance.
4. Mr. Gullatt welcomed all those in attendance. Due to the continued safety and health of our members and staff, the 2022 Annual Meeting will be brief.
5. Mr. Gullatt introduced those seated up front:
 - CMS (Ret) Al Oar, Chairman
 - Ms. Charleene Ringer, 1st Vice Chairwoman
 - CMS (Ret) Steve Stakes, 2nd Vice Chairman
 - Mr. Roy Walling, Secretary/Treasurer
 - Ms. Margaret Carlisle, Director
 - Dr. Ryan Jacobsen, Director
 - CMS (Ret) Jerome DuBose, Director
 - Ms. Lauren Aldrich, Supervisory Committee Member
6. Ms. Lauren Aldrich, Supervisory Committee Member, confirmed a quorum was present with 40 members in attendance.
7. Mr. Gullatt appointed Curtis Shelton with Ayers, Warren, Shelton and Williams, LLC, as parliamentarian.
8. The minutes for the Sixty-Seventh Annual Membership Meeting were made available in the Annual Report and on our website prior to the meeting. A motion was made, seconded, and carried to dispense with the reading of the minutes, and to approve them as written.
9. Mr. Gullatt then presented the Report of the Board of Directors and President's Report, which is in the Annual Report.

The Board of Directors and Management would like to thank our members and employees for their patience and dedication through 2021. Not only did last year bring changes with quarantines and

illnesses but unprecedented weather as well. Mr. Gullatt is happy to report that we had a financially strong year and are now serving members in Minden. The Haughton location will open in the next couple of months. Mr. Bernie Hawk and Mr. Arno Easterly retired from the Board of Directors within the last year. We would like to sincerely thank them for their many years of service to the Credit Union.

10. Ms. Aldrich presented the Supervisory Committee Report. Ms. Aldrich reported these Board of Directors elected for three-year terms:

Steve Stakes, Ryan Jacobsen, and Jerome DuBose

11. Mr. Gullatt reported no unfinished business from the Sixty-Seventh annual meeting.

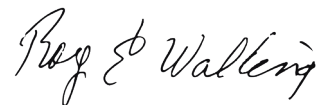
12. The scholarship winners this year were selected based on their essay topic to convince organizers of a significant event of their choosing to be hosted in their hometown: "What is the event and convince these organizers that your town would be a great host and why." Recipients of the four scholarships awarded by Barksdale Federal were introduced: Emma Cate Dailey, Loyola College Prep, Shreveport, LA; Machaela Wommack, Trenton High School, Trenton, TX; Ashlyn Babers, Haughton High School, Haughton, LA; and Lyndsie Grace Snider, Simpson High School, Simpson, LA, who each received a \$1,500 scholarship.

13. Mr. Gullatt asked for any new business. There was none.

14. There being no further business, the Sixty-Eighth Annual Membership Meeting of Barksdale Federal Credit Union was adjourned at 5:09 p.m.



Al Oar
Chair



Roy E. Walling
Secretary

STATEMENTS OF FINANCIAL CONDITION

For the years ended December 31, 2022 and 2021

IN THOUSANDS

ASSETS	2022	2021
Cash and cash equivalents	\$ 103,911	\$ 154,805
Interest bearing deposits with financial institutions	21,478	29,951
Investments		
Held-to-maturity debt investments	54,085	89,024
Available-for-sale debt investments	635,313	627,084
Equity securities	34,148	39,028
Corporate credit union investments and other investments	7,479	5,429
Loans receivable net of allowance for loan losses of \$6,437 in 2022 and \$11,055 in 2021	1,236,813	1,022,344
Other receivables	167	422
Accrued interest income	6,343	4,401
Prepaid and deferred expense	2,848	1,608
Property, plant and equipment net of accumulated depreciation totaling \$30,724 in 2022 and \$28,676 in 2021	40,849	33,912
NCUA share insurance fund deposit	17,871	16,425
Credit union owned life insurance	1,725	1,711
Other assets	9,697	2,516
TOTAL ASSETS	\$ 2,172,727	\$ 2,028,660
LIABILITIES AND MEMBERS' EQUITY		
Liabilities:		
Members' share and nonmembers' deposit accounts	\$ 1,985,513	\$ 1,826,322
Accounts payable	11,394	10,045
Notes and interest payable	30,043	-
Dividends payable	75	20
Other liabilities	15,842	13,593
Total liabilities	<u>2,042,867</u>	<u>1,849,980</u>
Members' Equity		
Regular reserve	76,477	71,642
Undivided earnings	121,635	114,160
Equity acquired in merger	1,298	1,298
Accumulated other comprehensive (loss)	(69,550)	(8,420)
Total Members' Equity	<u>129,860</u>	<u>178,680</u>
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$ 2,172,727	\$ 2,028,660

STATEMENTS OF INCOME

For the years ended December 31, 2022 and 2021

IN THOUSANDS

INTEREST INCOME

	<u>2022</u>	<u>2021</u>
Loans receivable	\$ 53,979	\$ 46,070
Interest bearing deposits with financial institutions	424	669
Held-to-maturity agency debt investments	1,442	2,381
Available-for-sale agency debt investments	3,420	2,592
Available-for-sale U.S. treasury investments	3,822	1,079
Equity securities	360	338
Corporate credit union investments and other investments	1,071	136
Total Interest Income	<u>64,518</u>	<u>53,265</u>

COST OF FUNDS

Dividends on members' share and nonmembers' deposit accounts	13,084	11,606
Interest expense on borrowings	43	—
Total Cost of Funds	<u>13,127</u>	<u>11,606</u>

Net Interest Income	51,391	41,659
Less provision for loan losses	(560)	3,700
Net Interest Income After Provision For Loan Losses	<u>51,951</u>	<u>37,959</u>

NON-INTEREST INCOME

Mortgage fees and charges	615	952
Credit, debit and ATM transactions fees	16,707	16,250
Other member fees and charges	14,209	13,371
Net (losses) or gains on sale of securities	(65)	1,461
Unrealized (losses) and gains recognized on equity securities	(4,987)	3,233
Other miscellaneous income	650	596
Total Non-Interest Income	<u>27,129</u>	<u>35,863</u>

OPERATING EXPENSE

Compensation	22,558	20,245
Employee benefits	6,980	6,363
Travel and conference expense	269	136
Association dues	169	153
Office occupancy expense	3,163	2,851
Office operations expense	14,618	12,863
Educational and promotional expense	2,258	1,877
Loan servicing expense	8,835	6,487
Professional and outside services	5,154	4,000
Federal examination fee	323	351
Depreciation	2,660	2,172
Miscellaneous operating expense	1,581	1,163
Total Operating Expenses	<u>68,568</u>	<u>58,661</u>

NET INCOME FROM OPERATIONS

Other Non-Operating Income	1,798	611
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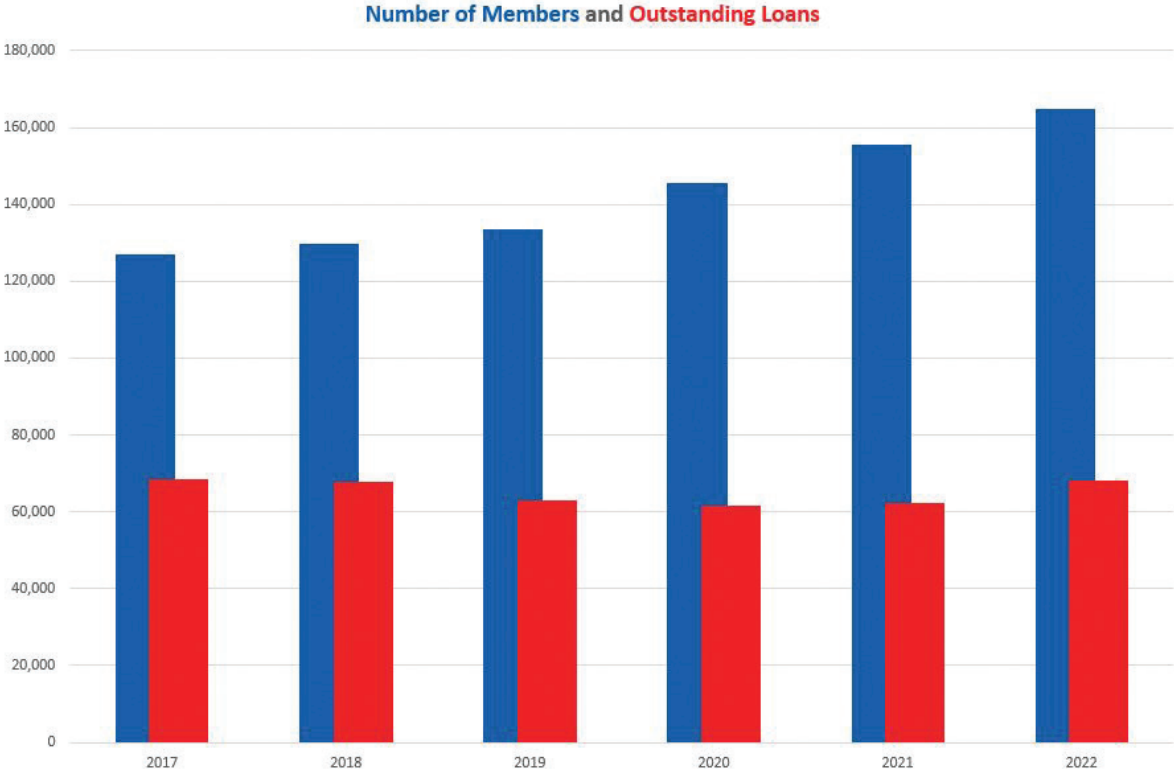
NET INCOME

\$	<u><u>12,310</u></u>	\$	<u><u>15,772</u></u>
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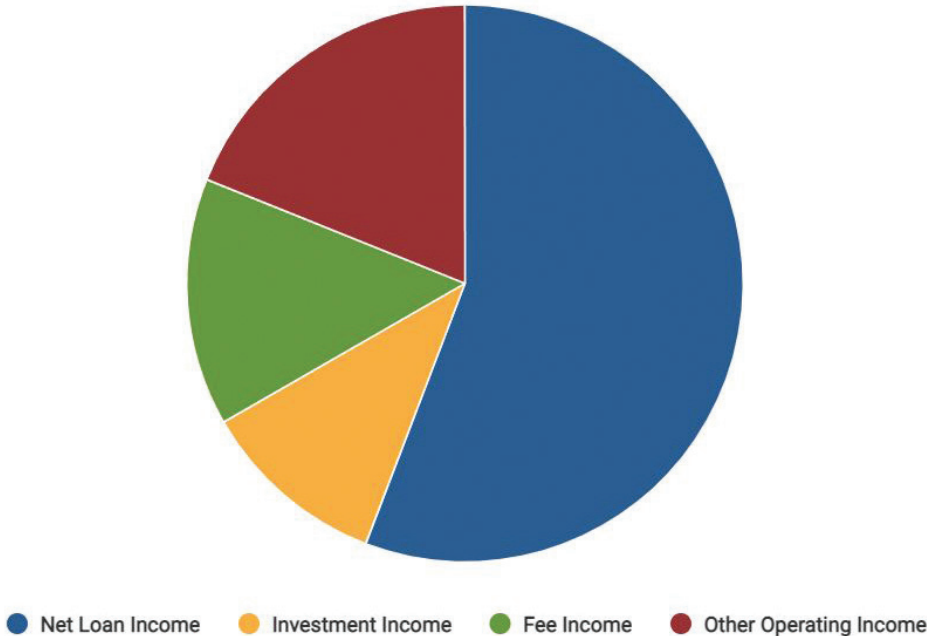
The Statements of Financial Condition and Statements of Income are shown for illustrative purposes only. The related footnotes to the financial statements, which are an integral part of these financial statements and should be considered as a whole, are available for review at Barksdale Federal Credit Union offices.

FINANCIAL HIGHLIGHTS

Members vs. Loans

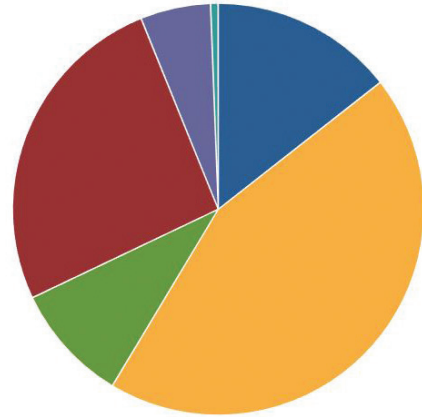
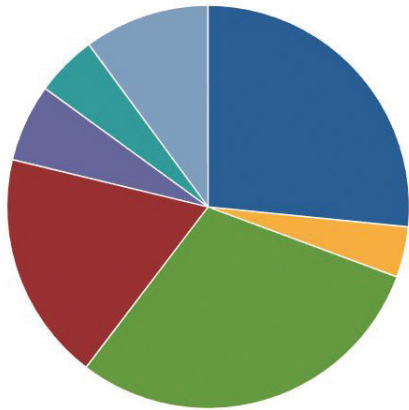


Income Composition



FINANCIAL HIGHLIGHTS

Loan Composition and Share Composition



Residential 1st Mortgage
New Auto
Other Loans

Residential Other Real Estate
Credit Card

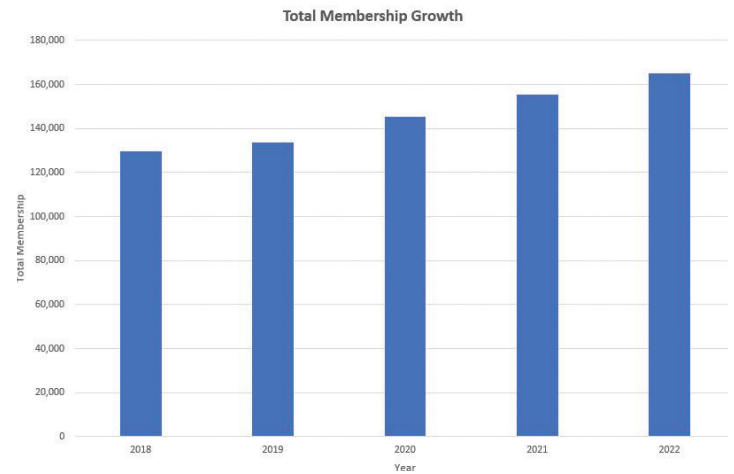
Used Auto
Commercial

Share Drafts
Share Certificates

Regular Shares
IRA and Keogh Accounts

Money Market Shares
Other Shares

Asset Growth and Membership Growth (5 Years)

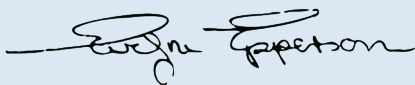


SUPERVISORY COMMITTEE REPORT

The Supervisory Committee is a group of volunteers who work with the Internal Audit department, credit union management, the Board of Directors, and external auditors to ensure the credit union operates safely, soundly, and in the best interests of the membership. The Committee also oversees several external auditing firms, which complete reviews such as the financial statement audit, IT security testing, and business lending review.

The CPA firm of Heard, McElroy & Vestal, LLC performed the credit union's annual financial statement audit. The results of this audit concluded that the credit union's financial statements fairly present the credit union's financial condition. Based upon the results of external audits, the National Credit Union Administration examination, and Internal Audit activity, it is the opinion of the Supervisory Committee that the financial condition and internal controls remain strong. We work to maintain a safe and sound credit union that will continue to serve the membership and the community.

Two director positions are expiring this year. The nominating committee submitted the following names of incumbent directors: Roy Walling and Les Navarro. Since no further nominations were received by petition, according to the by-laws of the credit union, the nominated directors will serve a three year term. On behalf of the Supervisory Committee, we thank you for your membership and are proud to play a part in making the credit union better for our current and future members.



Evelyne Epperson
Chair, Supervisory Committee



Evelyne Epperson



Margaret Carlisle



Jim Mole

BOARD OF DIRECTORS REPORT

2022 was about growth at Barksdale Federal Credit Union. To respond to the needs of our members, your credit union continued in our efforts to expand our membership and locations, acquiring five banks across Arkansas. Through the acquisition of these locations, your credit union has broadened its range of service for new and current members.

Our remarkable staff pulled together throughout this acquisition, demonstrating the hard work and commitment BFCU is known for, resulting in another great year at Barksdale Federal Credit Union.

At the end of 2022, we are proud to say that we are continuing our efforts to expand our membership and locations into new markets.

At year's end, membership had grown to 164,899. Assets totaled over \$2 billion, having increased by 7.10% for the year. Total member share accounts grew by 8.72%, and loans grew by 20.31%. Net income for the year totaled over \$12.3 million, which represented a return on average assets of .59%. Capital reserves totaled 5.98% of assets. On behalf of the Board of Directors, management, and staff, we want to thank you for your continued membership at Barksdale Federal Credit Union.

The Board of Directors is the top managing body of your credit union. Each member serves as a volunteer, elected by credit union membership, and receives no monetary compensation for their service.



Al Oar
Chair



Steve J. Stakes
1st Vice Chair



Ryan Jacobsen
2nd Vice Chair



Roy E. Walling
Secretary/Treasurer



Margaret Carlisle
Director



Jerome Dubose
Director



Leslie T. Navarro
Director

BUSINESS HIGHLIGHTS

Lots of new exciting features, services, and locations launched in 2022!



55,000+ Surcharge Free ATMs Worldwide

Barksdale Federal Credit Union teamed up with Allpoint® ATM Network. Allpoint gives you freedom to get your cash how you want, without ATM surcharge fees, at over 55,000 conveniently located ATMs. Finding an Allpoint ATM is easy! Just look for the Allpoint logo or, better yet, use our locator.



Checkout With Points

Barksdale Federal added another convenient way to use your reward points – Checkout With Points. With Checkout With Points, cardholders can redeem points in real-time for \$5 or \$10 off their purchase at checkout. Checkout With Points' list of participating retailers continues to grow. After launching with some of the most popular retailers, including CVS, Walgreens, Schnucks, and Dollar General, the roster for Checkout With Points now includes Walmart.

Barksdale Federal Rewards is a simple, easy to use program that rewards you with points each time you use your credit and/or debit card on a qualified purchase. From groceries to fuel to utility bills, your everyday purchases will really pay off.

Start off the year by earning rewards points on ALL of your qualified purchases!

- Credit cardholders: Earn 1 point for every \$1 spent on signature transactions
- Debit cardholders: Earn 1 point for every \$5 spent on signature transactions

Redeem Your Points for Rewards

Log in to your Online or Mobile banking account and click Rewards or visit dreampoints.com/bfcu or call 877-829-0142 to redeem your points.



My Offers

My Offers is a portal that you can access right from your online banking account or through a unique link that you will receive. When you enter the portal, you will see the wide range of loans that have been selected specifically for you. With just a few clicks, you can shop for the perfect loan for your situation. And because you are using our online system, you are assured a smooth transaction. Some loans are approved, and others are just minutes away from a loan decision, making your financial interactions as convenient as possible!



New Locations

- 2197 US-171, DeRidder, LA 70634
- 105 Richard's Way, Minden, LA 71055
- 8800 Stagecoach Road, Little Rock, AR 72210
- 17401 Hwy 65 South, Damascus, AR 72039
- 67 South Broadview, Greenbrier, AR 72058
- 110 Hwy 65 South, Marshall, AR 72650
- 113 Hwy 165 South, Portland, AR 71663
- 307 Hwy 3227, Haughton, LA 71037



Push Notifications

You may receive a push notification on your mobile device upon leaving a BFCU Center. Give us a thumbs up or a thumbs down on how your experience went. We want to be sure our members are receiving the best of care.



Bre's Corner

Nervous about financial services or want more information on how certain services work? Bre is here to help! Bre explains all the different financial services and products. She even provides tips on how to save money. Check out Bre's Corner and other BFCU Financial Education tips at bfcu.org.



Bobby in the Lobby

Bobby in the Lobby is BFCU's newest mortgage event! Every other week you can find Bobby in one of our lobbies answering all your mortgage questions. Follow us on social media to see where Bobby will be. Each time you visit with Bobby, you can enter into a drawing to win prizes!



National Credit Union Awareness

The Credit Union Awareness™ program arrived in Louisiana. This expansion comes on the heels of the relaunch of YourMoneyFurther.com – the only resource that connects consumers more directly to credit unions.

“What better way to celebrate credit unions today than to continue to share the amazing opportunities credit unions have to offer consumers,” said Chris Lorence, Credit Union Awareness executive director.

“We are thrilled to bring this credit union driven program to Louisiana, and grateful to the Louisiana Credit Union League for their enormous support of this game-changing program.” Credit Union Awareness has gained national support, including Barksdale Federal Credit Union.

RETIREMENT ANNOUNCEMENT

Mrs. Charleene Ringler, 1st Vice Chair, retires from Barksdale Federal Credit Union's Board of Directors.


Mrs. Ringler retired from a career at Barksdale FCU in December 2001 after 35 years of dedicated service. She ended her career as Senior Vice President/CAO with responsibilities including human resources, funds investment, and facilities. Continuing her service to the credit union, Charleene was appointed to the Supervisory Committee in 2006 and was Chair prior to her appointment to the Board of Directors in 2010. She has seen the credit union grow in assets from \$5 million to over \$1.2 billion and from one location to 20 locations. She was active

in several business organizations throughout the years. During these years, she attended LSUS and BPCC and completed the Certified Credit Union Executive program. She was born and raised in the Piney Woods of East Texas and has spent the last 46 years as a resident of the Bossier/Haughton area. She is the mother of four, grandmother of three, and great grandmother of one. Married to LTC William (Bill) Ringler, USAF, retired.

Thank you, Mrs. Ringler, for over 50 years of service to Barksdale Federal Credit Union! You are a role model, mentor, and friend to many people. Congratulations on your retirement. We will miss you!



2022 AWARDS




President and CEO, Patrick Gullatt, was named Business Person of the Year by the Bossier Chamber of Commerce



Jackson Parish Chamber of Commerce voted Barksdale Federal Credit Union Business of the Month in March 2022

Longview Centers, Skyline and McCann, won Best of East Texas Readers' Choice award 2nd year in a row



Barksdale Federal was presented the award Best of the Banks in the Business Costume contest by the Greater Beauregard Chamber of Commerce




Barksdale Federal was voted One of the Best Banks by SB Magazine

Barksdale Federal was voted Best in Credit Unions by Locals Love Us Shreveport-Bossier



COMMUNITY SERVICE

At Barksdale we love our community and our members, often going above and beyond to show our support and appreciation, and that drive is well represented in the actions of members of our team and our membership.

In 2022, our employees donated blood at local blood drives, donated clothes and food to charities serving the disabled and homeless, volunteered a total of 252 manhours to local charities, and handed out life jackets at our centers. They displayed their commitment and dedication to serving all members of our community, not just those who bank with us at Barksdale.

But that's not all, members of our team also supported our military by spending a total of 77 hours at 5k charity races; showing their support not only in time, but also by donating up to \$4,000 to the cause. Our dedicated employees also donated a total of \$38,379.94 to several important causes such as The American Cancer Society, Disabled American Veterans, St. Jude Children's, and more!

Commitment to community is a point of pride for us at Barksdale. 2022 was a year full of service and charity and we couldn't be prouder to have such generous and giving employees as members of our team, serving our community and our members.

COMMUNITY SERVICE BY THE NUMBERS

\$7,265

Personal Donations

646

Hours Volunteered

61

Volunteer Events

124

Employees Volunteered

80.6

Walked a total of 80.6 miles to raise awareness for various organizations.

65

65 volunteers supported and learned about 10 different community organizations by attending their annual dinners.

191

Volunteers donated 191 bags of clothes to organizations supporting those who are currently homeless and in need.

252

60 volunteers donated 252 hours to support our local communities in various projects such as litter clean-up, parades, painting elderly neighbors' homes, and much more.

200

Almost 200 individuals in the homeless or disabled community were served a hot meal and 75 essential food items were donated by our volunteers.

5

Volunteers provided a booth and candy for 5 different community Halloween events!

300

Volunteers handed out 300 life jackets to help prevent accidental drownings this summer

77

Volunteers donated a total of 77 hours supporting our military partners in various events such as the amazing race, various festivals, feeding soldiers, and much more

205

205 volunteers supported 16 different non-profit agencies by making personal monetary donations totaling over \$4,000 and spending 102 hours participating in events.

\$400

Volunteers supported local schools by making personal monetary donations totaling almost \$400 for school supplies, donating 120 school uniform items, and volunteering 22 hours at local school events.

600

Over 600 members of the local community were able to shred their personal documents for free thanks to the help of 35 hard-working volunteers!

60

60 toys were donated by volunteers for a homeless child's Christmas!

67

67 volunteers made it possible by donating \$2,325 to provide veterans with 175 kits of necessary personal items, 52 wreaths for the Veteran's Cemetery, and desperately needed funding for services available to veterans.



FINANCIAL SOLUTIONS

The Products and Services You Need

Our Vision

BFCU shall offer superior products, including non-traditional, that meet the demands of members.

Expertise

BFCU shall provide service delivery meeting demands through strategic branching, electronic technology, and new ideas and concepts.

Online & Mobile Banking

Manage all your banking needs without ever having to visit a branch. Make payments, deposit checks, transfer funds, chat with a member service representative, and so much more!

Checking

Manage your money, from student checking to money markets, with an account designed to make managing your funds simple. Open your account at bfcu.org.

Lending

We have loans for all your needs. Whether you're looking for an auto, boat, motorcycle, ATV, RV, personal loan, or more, we have the right loan for all your lending needs.

Mortgage

Looking to buy, build, refinance, or unlock the equity in your home? Our dedicated team of experts will guide you through the process, making it as painless as possible.

Business Services

We offer a variety of services suited for small businesses, such as checking, lending, and merchant services. Visit bfcu.org to explore our options and discover the best solutions for you and your business.

Investing

Plan for your future with Barksdale Investment Services. Whether you're planning for retirement, education funding, future investments, and so much more, we're here to help you through the process.

Bobby in the Lobby

Have any pressing questions about your mortgage? No worries, every other week you'll find Bobby in one of our lobbies ready to answer all your mortgage questions. Follow us on social media to get updates on where Bobby will be.

SCHOLARSHIPS

Congratulations to our 2023 High School Senior Scholarship Winners!



Jacob James

High School: Rosepine High School
College: Louisiana Tech University
Major: Cyber Engineering



Audrey Hesser

High School: Caddo Parish Magnet High School
College: Louisiana State University
Major: Animal Sciences



Michael Vizena

High School: Elizabeth High School
College: Louisiana State University of Alexandria
Major: Professional Aviation



Christian Orozco

High School: Parkway High School
College: Louisiana Tech University
Major: Mechanical Engineering

LOCATIONS

LOUISIANA

Bossier City

Airline Center – 2321 Airline Drive
Stockwell Center – 551 Stockwell Road
Northgate Center – 700 Northgate Road
South Bossier Center – 5490 Barksdale Blvd
BAFB BX Center – 455 Curtis Road, Bldg 4711

Benton

Linton Road Center – 115 West Linton Road

Shreveport

Mansfield Road Center – 9134 Mansfield Road
Pines Road Center – 6790 Pines Road
Eastbank Center – 1560 East 70th Street
Ellerbe Center – 9475 Ellerbe Road
Market Street Center – 519 Market Street
Youree Drive Center – 8810 Youree Drive
North Market Center – 5702 North Market Street

Cotton Valley

Cotton Valley Center – 106 Resident Street

Blanchard

Blanchard Center – 200 Main Street

Jonesboro-Hodge

Hodge Center – 1026 South First Street

Haughton

Haughton Center – 307 Hwy 3227

Minden

Minden Center – 105 Richard's Way

Alexandria

Alexandria Center – 3500 Jackson Street

Oakdale

Oakdale Center – 300 East 7th Ave

Leesville

Leesville Center – 604 South Sixth Street
Fort Polk Center – 1325 Bellrichard Ave, Bldg 825

DeRidder

DeRidder Center – 1995 North Pine Street
DeRidder II Center – 2197 US 171

TEXAS

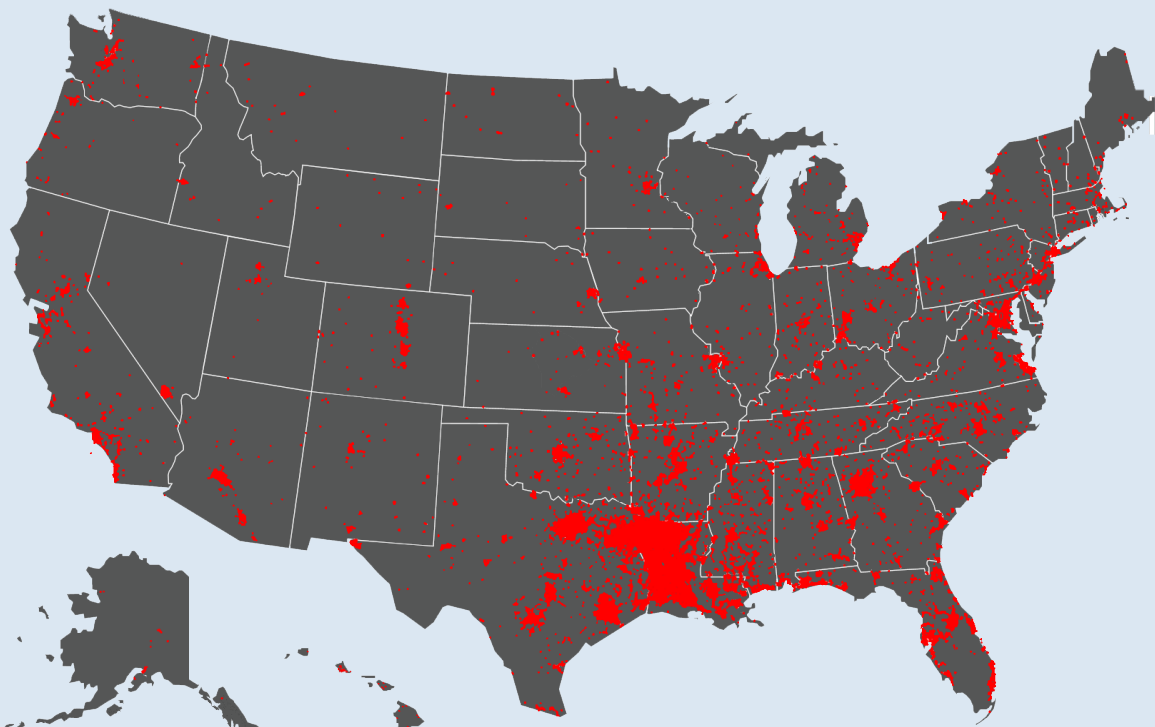
Longview

Skyline Center – 213 Skyline Drive
McCann Center – 3101 McCann Road

ARKANSAS

Portland Center – 113 Highway 165 South
Greenbrier Center – 67 South Broadview
Marshall Center – 110 Hwy 65 South
Damascus Center – 17401 Hwy 65 S
Little Rock Center – 8800 Stagecoach Road

MEMBERSHIP MAP





**Barksdale Federal
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