



# Making Cents

A NEWSLETTER FOR OUR VALUED CREDIT UNION MEMBER OWNERS

## THANK YOU FOR YOUR TIME

We want to thank Bently Senegal and Jennifer Trahan for their time and service to our members. Your decision making has helped to make Acadiana Medical Federal Credit Union the 5 star rated institution that it is today.

## WELCOME

We welcome Matt Borel and Cathy Potier to the Board of Directors. We also welcome Charon Blaney to the Supervisory Committee. We look forward to working with you and thank you for catching the spirit of VOLUNTEERISM.

## Board of Directors:

Doug Taylor, President  
Angie Boleyn, Vice President  
Marysa Kibodeaux, Treasurer  
Linda Peters, Secretary  
Robert "Bob" Clements  
Matt Borel  
Cathy Potier

## Credit Committee:

Judy Touchet, Chairperson  
Fran Lajaunie  
Catherine Woods

## Supervisory Committee:

Lani Smith, Chairperson  
Elizabeth Champion  
Amanda Potier  
Brickey Dore  
Charon Blaney

## Credit Union Staff:

Ina Burchett, Manager  
Sandra Landry, Memb. Serv. Rep.  
Cindi Grossie, Loan Officer  
Member Service Rep.  
Darlene Coleman - Marketing  
Vicki Simon - Memb. Serv. Rep.  
Pauline Miller - Admin. Assistant /  
Loan Officer



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## Acadiana Medical Federal Credit Union You and Your Family Belong Here

**W**hen you open an account with Acadiana Medical FCU, you're doing more than just getting great financial products and services; you're becoming a member-owner. As an owner, we'll treat you with courtesy, respect and friendly service in a family-friendly atmosphere, every time. If we don't meet your expectations, please let us know. We want you to know that you'll have peace of mind knowing you've joined a financial system created to serve you and your best interests. As a not-for-profit financial institution, we return any excess earnings to our member-owners through:

- Higher dividends on deposits
- Lower interest rates on loans
- Updated services and products

Other benefits to being a member of AMCU are the affordable auto, homeowners, life and accidental death insurance that is offered through Cuna Mutual Insurance Society. Identity theft coverage is available as well.

Changing auto and homeowner's insurance coverage can bring significant savings to you. That's why your credit union has chosen to make these products available to our member owners.

This comprehensive program of Cuna Mutual Insurance Society is designed to deliver high-quality customized financial solutions exclusively for credit union members and their families. Cuna Mutual operates under the same member-first, value-oriented philosophy as AMCU. All representatives are highly trained and dedicated to provide outstanding service for your family's financial needs.

Watch for important information through the mail and start saving money today.

Now that you are a member, membership is open to your spouse, children and parents. Share this information with your co-workers so they can begin enjoying the great services of AMCU.

We enjoy serving you and are delighted to have you as a member-owner of AMCU. Your business is very important to us, and your satisfaction is our top priority.





# NOW MAKING MORE CENTS THAN EVER!

## LOW LOAN RATES

We have money to loan and our rates will save you \$\$\$...

If you are paying a high interest rate on your current vehicle loan or home equity loan – we want to save you money. We are offering **Titled Loans** as low as **3.45%** and **Home Equity Loans** as low as **4.50%**. These rates are good through August 31, 2011.

Don't delay buying that new or used vehicle, motorcycle, RV or boat. AMCU will put you in the driver's seat and you can use the money you save in interest to do other things that you have dreamed of.

Summer time is fix up time. Our Home Equity Loan will let you do just that. All cost associated with the loan can be paid from your loan proceeds. Don't put off adding that extra room or pool. Also, your interest may be tax deductible. Let your home equity work for you.



The mission of AMCU, a five star rated credit union, is to offer a range of financial services to our member owners at the best possible prices with the highest level of service.



Calling all members... Sign up for E-Statements

Acadiana Medical Federal Credit Union will be offering E-Statements in the very near future. If you would like to receive your statement through E-Statements, please complete the enclosed e-mail information form and return it to us. You can drop it off at the credit union, fax it to us at (337) 289-4744 or mail it to one of the addresses listed below..



AMCU members can access the ATM that will be located in the new Our Lady of Lourdes Regional Medical Center. You must have an AMCU debit card to access the machine. Stop by the credit union and apply for your card today. There is no ATM transaction fee associated with this card.

## “PEOPLE HELPING PEOPLE” THAT’S THE CREDIT UNION WAY

Applying for a Loan or Credit Card? Check Your Credit Report First.

Whether you are applying for an auto loan or a credit card, what you have done with your finances in the past may affect whether or not you get the new line of credit – and how much you have to pay in interest.

Whenever you are considering making a major financial move, your first step should be to check your credit report to know where you stand. With this knowledge in hand, you will be aware of, and if necessary can take care of, any problems before they negatively affect your plans. If you do find problems, or if potential creditors discover them, take steps to rebuild damaged credit and clean up your record quickly.

A federal law was passed in 2004 that entitles everyone to one free credit report annually from each of the three major credit bureaus; Equifax, Experian and TransUnion.

To obtain a free credit report, call (877) 322-8228 or online at [www.annualcreditreport.com](http://www.annualcreditreport.com).

### Holiday Closures

**July 4, 2011**

Independence Day

**September 5, 2011**

Labor Day

### WE SALUTE YOU

**AMCU SALUTES THE MEN AND WOMEN OF OUR ARMED FORCES. WE THANK YOU FOR YOUR SERVICE, COURAGE AND FOR THE SACRIFICE THAT YOU AND YOUR FAMILIES GIVE, WHETHER IN PEACE TIME OR WAR.**



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