



Making Cents



Lourdes Credit Union

3rd Quarter, 2009

Volume 10

Issue 3

702 St. Landry Street ~ P. O. Box 4027 ~ Lafayette, LA 70506 ~ e-mail: fo@mylcu.net~www.mylcu.net

Telephone: (337) 289-2740 or toll free 866-212-2152 ~ Fax: (337) 289-4744

Office Hours: 7:00am to 4:30pm Monday thru Friday



Building our member's financial future!

Board of Directors

Bently Senegal, President
Jennifer Trahan, Vice President
Marysa Kibodeaux, Treasurer
Darlene Adams, Secretary
Paul Molbert
Angela Boleyn
Robert Clements

Credit Committee

Judy Touchet, Chairperson
Fran Lajaunie
Catherine Woods

Supervisory Committee

Michelle Truxillo, Chairperson
Patti Huval
Elizabeth Champion
Amanda Potier

Credit Union Staff

Ina Burchett, Manager
Patricia Carriere, Assistant Manager
Kelly Heiken, Loan Officer
Sandra Landry, Member Service Rep.
Cindi Grossie, Member Service Rep.



*Lourdes Hospital
Federal Credit Union*

*We're Your Five – Star Team
Here to Serve YOU
Federally Insured
Celebrating 40 Years
of meeting our
Member-Owners
Financial Needs*

MANAGER'S MESSAGE

What's so special about Credit Unions?

The United States saw its first Credit Union established in Manchester, New Hampshire in 1909 – based on the same principals of pooled savings and low interest loans.

Unlike other financial institutions, Lourdes Credit Union is owned and run by its members. **Members** make up the Board of Directors, who manage and elect the officers to handle the business and operations of LCU. **Members** make up the Credit Committee which, along with the loan officers, decides on loans that are made. **Members** make up the Supervisory Committee, which help to make sure LCU is run correctly.

Are you getting the idea that it's the **Members** who make LCU special? That's absolutely right! Our members are joined together by a common bond and we will serve only our members. LCU has three main functions:



Help you save regularly
Loan money at fair interest rates
Advise you on how to use your money wisely.

Do you have all the facts on the Credit Union – what it is and what it can do for you and your family? Why not visit with one of our Member Service Representatives today and see if LCU isn't the answer to your financial needs.

LCU members – are the most important people in our office in person or by mail.

From the desk of:



INA BURCHETT

Happy Credit Union Day 2009



We're celebrating a special day, and you can be a part of it. Join us Thursday, October 15th to celebrate International Credit Union Day. This year's theme is "**Your Money, Your Choice, Your Credit Union**". International Credit Union Day celebrates the history, tradition and spirit of the international credit union movement.

We want to take this opportunity to thank you for being an important part of Lourdes Hospital FCU. Members like you make this organization special. In honor of International Credit Union Day, we will have refreshments and giveaways. We look forward to celebrating this special occasion with all of you.



Start your 2010 Christmas club account now! Let your credit union help make shopping easy and worry free. It's easy through payroll deduction! Club checks are disbursed in October.

We remind you that if you closed your Christmas Club Account prior to checks being disbursed for the 2009 club year, **you must complete a new payroll deduction card for the 2010 club year.**

LCU VEHICLE RATES

Your loan application may meet same day approval and qualify for a rate as low as 3.95%.



New, Used, Refinanced or Title Collateral loans – LCU has a rate that will put you in the drivers seat. Call Pat or Kelly at (337) 289-2740 or toll free at 1-866-212-2152 for details.

No matter what vehicle you choose we have the loan for you. Your loan is insured up to \$20,000.00 at no cost to you. **LOAN INSURANCE** – another member benefit with a credit union loan.

Come to the folks you know and trust to arrange the financing of your New, Used, Refinanced or Title Collateral loan. Your credit union is member owned – **WE WON'T STEER YOU WRONG!**

Catch a great rate with a VISA card from LCU



No annual fee
No balance transfer fee
No rate increase due to late payment
Reward Points that never expire
Rates as low as 9.50%
No cash advance fee

LCU HOLIDAY CLOSURE

THANKSGIVING

Thursday, November 26, 2009
Friday, November 27, 2009

CHRISTMAS

Thursday, December 24, 2009
close – 11:00am
Friday - December 25, 2009

HOME EQUITY Loan

The Time Is Right

The Smart Way to Borrow

The probability is that your home is worth more now than when you purchased it. The difference between this increased value and your present mortgage can represent instant cash to you.

Loans For Any Purpose

Whatever your reason for needing a loan – tuition bills, a new car or a vacation – home equity loans are an increasingly popular way to borrow.

Tax Deductible Interest

While interest deductions for personal loans have been eliminated, interest on home equity loans may still be deductible on your itemized tax return. Consult a tax advisor regarding the deductibility of interest.

Talk To Us Today

Since interest rates are low, this is one of the best times to apply for a Home Equity Loan! Let LCU pay off those **HIGH** interest rate credit cards with a **LOW** interest rate home equity loan. It's easy – call Pat or Kelly at (337) 289-2740 or toll free at 1-866-212-2152 for details.

- Borrow 80% of appraised value (Less 1st Mortgage)
- \$100,000 Maximum Loan
- Fees can be included in closing cost
- Up to a 10 year term
- Approval usually within 7 to 10 working days



EQUAL HOUSING
LENDER

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

TRAVEL PLANS



If your travel plans call for you to leave the country, please notify LCU. We will contact VISA and this will prevent you from having any problems using your LCU VISA/Debit Card in a foreign country.

ARE YOU GETTING THE MOST OUT OF YOUR CREDIT UNION?

The mission of Lourdes Hospital Federal 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.

LCU is a resource center that gives you accurate and helpful advice for just about any financial question or goal you might have.

Savings Account
Special Savings Account
Super Savers Account
Christmas Club Account
Checking / Share Draft Account
IRA
Direct Deposit
Debit / ATM Card
Money Orders
Boat Loans
Vehicle Loans
Signature Loans
Home Equity Loans
Small Business Loans
Loan Insurance
Life Savings Insurance
Loan Counseling
VISA Card
Payroll Deduction
Audio Response
Life Insurance
Homeowners Insurance
Automobile Insurance
AD&D Insurance
Virtual Branch – Online Banking (FREE)
Virtual Branch – Bill Pay (FREE)
Convenient Drive Through
24 Hour Night Deposit

Now is the time to begin using all the services that **YOUR MEMBER OWNED CREDIT UNION** has to offer.