



Making Cents



Lourdes Credit Union

1st Quarter, 2009

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Marysa Kibodeaux
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Credit Union Staff

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

CATCH A GREAT RATE



New or Used Vehicle rates as low as **4.95%** and Home Equity rates as low as **5.00%**.

If you are in the market for a new or used vehicle LCU has a rate that will save you money. We will finance 100% of a new vehicle, plus tax, title and license. We will finance 100% of the NADA Retail Value on a used vehicle (no older than a 7 model year) plus tax title and license. In addition, we will pay life insurance up to \$20,000 on your loan. Let LCU save you money with a Home Equity Loan. A very important reason many people like a home equity loan is the fact that the interest may be tax deductible.

We invite you to call or come by and talk to Pat or Kelly about your specific need.

CELEBRATING THE PAST CHARTING THE FUTURE

The year 2009 is a milestone for Lourdes Hospital Federal Credit Union as we celebrate our 40TH ANNIVERSARY.

The credit union was started with 5 Charter Members who deposited \$100 each for the first shares totaling a mere \$500.00. The first Credit Union office was initially set up in a remote back room behind dietary. The first loan was made to a porter in dietary to finance a bicycle for his travel to and from work.

By the end of 1969 the shares on deposit had risen to \$24,000. The first dividends (4%) were paid to members in June 1970.

Lourdes Credit Union experienced continued growth. In August 2001, renovation was completed on our current location. At the request of our members, a drive thru and debit card services were now available.

Today, we serve over 2,000 members and our assets are over \$9,000,000. Services now include Online Banking and FREE Bill Pay. LCU has experienced solid and steady growth due to the hard work of committed volunteers and staff. We have maintained the highest rating of one (1) from The National Credit Union Administration and Bauer Financial recognizes the outstanding performance of LCU as a 5 Star Superior Rated Credit Union.

The pledge that we made in 1969 remains the same today: To offer a range of financial services to our member owners at the best possible prices with the highest level of service. To our membership, we thank you for the privilege of allowing us to serve you!

From the desk of:



Ina Burchett



Please join us at the **Annual Credit Union Meeting as we celebrate 40 YEARS of MEMBER SERVICE!**

Date: **April 23, 2009**
Time: **6:30 P.M.**
Place: **AMERICAN LEGION
POST 69
1501 Surrey Street
Lafayette, LA**

A \$5.00 charge for non-members will be collected at the door.

Credit Cards Switch and Save

Do you know what would happen if you went over the credit limit on one of your credit cards, or if you made a late payment? If you got your card from a large national card issuer, chances are you would be charged high penalty fees, and you might find your interest rate hiked to more than 30%.

If you're not sure about the fees and penalties for your credit card, ask your card issuer. The terms may have changed since you opened the account, and you may not have seen the notification, which generally accompanies your account statement. You should know:

- Your interest rate
- Are rates different for balance transfers, cash advances and purchases?
- The order in which payments apply to different types of transactions – some banks pay off low interest-rate balances first so the high-rate ones stay on your account longer
- Could the rate increase to a higher penalty rate under certain circumstances? (such as a late payment)
- What are your annual fee, late fee, and overlimit fee amounts, and when they're charged
- What is a grace period, or number of days from the billing date you may pay in full without incurring finance charges?

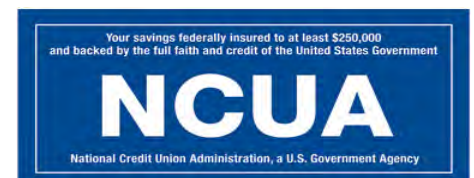


If you're not satisfied with the answers, maybe it's time to check out our VISA Platinum

Rewards Card Program. We offer great rates without all of the hidden fees. Why pay too much for a credit card from an unknown source when you can get a better deal at your member owned credit union? REWARD YOURSELF with a LCU credit card.

HOLIDAY CLOSINGS 2nd QUARTER

Friday, April 10, 2009 – Good Friday
Monday, May 25, 2009 – Memorial Day



LOURDES FEDERAL CREDIT UNION

PRIVACY POLICY

Lourdes Federal Credit Union recognizes the importance of our responsibility in protecting our members' private information. We want to protect the personal and financial information that you have entrusted to us; therefore, we have developed the following privacy policy and approach that respects and addresses your needs. We believe that all personal and financial information specific to you that you provide to the Credit Union through any channel constitutes personal information.

Collection of Personal Information.

1. When you apply for a Credit Union account services, we collect personal information In order to process your application. This information may be retained by us so that we can provide the products and services you request. Some of this information is also handled by our operating partners (for example, CheckFree Corporation needs specific data to implement your electronic bill payments). Our operating partners have agreed to abide by our policy.
2. When you open or use an account or service from the Credit Union, we retain personal information you provide in the context of using that product or service, including transaction information.
3. When you send us e-mail, we will retain the content of the e-mail, your e-mail address, and our response in order to assure we have adequately addressed your inquiry and to handle any follow up questions you may have. We may also use it to measure how effectively we address your concerns.

Use and Sharing of Personal Information.

1. The Credit Union will use personal information as appropriate in the normal course of our business to provide the products and services you requested. We will also use this information to provide positive identification of you when you contact us.
2. We will not disclose information to third parties (excluding credit union affiliates) concerning your account with us, except: (a) when such disclosure is necessary to complete the transactions: (b) to verify the existence and condition of your account for a third party (such as a credit union bureau) as is permitted by law: (c) to comply with any court order or applicable laws or regulations: or (d) when you give us written permission.
3. The Credit Union does not and will not sell or provide personal information to third parties for independent use. We may, however, share personal information with our credit union affiliates, for example FCU Financial Services, Inc. as allowed by federal law, if that information is required to provide a product or service you have requested.

Accuracy of Personal Information.

1. The Credit Union intends to exercise reasonable procedures in order to assure the accuracy of our records and your personal information. Inaccurate information, when brought to our attention, will be corrected as promptly as possible. If you have any questions regarding the accuracy of your personal information, please call a Credit Union representative, or contact us via E-mail link: info@mylcu.net. We will investigate your issue and update your records as needed.
2. We request that you keep your personal information as current as possible so that you may get the maximum benefit from the Credit Union.

Protection of Personal Information.

1. The Credit Union uses multiple levels of security; beginning with your browser and ending with the Credit Union's operating system that acts as a virtual information vault inside the Credit Union.
2. Protecting your privacy is an ongoing process. We will continue to review the measures we take to safeguard your personal information. These reviews will result in new measures to protect member records, as the Credit Union makes changes to its information security practices and other internal control systems to take advantage of new technology.

Complaints

1. Because of Lourdes Credit Union's high commitment to confidentiality of member information, complaints relating to this policy, or Lourdes Credit Union's perceived non-compliance with the policy, should be forwarded directly to Lourdes Credit Union's Manager or to a member of Lourdes Credit Union's Supervisory Committee for prompt consideration.
2. Lourdes Credit Union's Manager can be reached by calling Lourdes Credit Union at (337) 289-2740 or toll free at 1-866-212-2152. Correspondence directed to Lourdes Credit Union's Supervisory Committee should be addressed to :

Supervisory Committee
Lourdes Credit union
P. O. Box 53623
Lafayette, LA 70505-3623