



Making Cents



Lourdes Credit Union

2nd Quarter, 2009

Volume 10

Issue 2

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Office Hours: 7am 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.

THANK YOU FOR YOUR TIME

Our special thanks to outgoing Board Members **David Bares** and **Gail Lee**, and Credit Committee Member **Donald Guidry**. We are grateful for your years of service to LCU. Because of your dedication, we continue to provide existing and new services to our member owners. We welcome our new Board Members **Marysa Kibodeaux** and **Robert Clements** and Credit Committee Member **Catherine Woods**. We look forward to working with you.

MANAGER'S MESSAGE

CREDIT UNION FOR THE PEOPLE FOR 100 YEARS

This year we celebrate an important milestone of the credit union movement. We mark 100 years of Credit Union service to this country.

It is this proud and significant history that helped make credit unions, in 2008 and now, the stand - out, go to financial services providers in the midst of such challenging times.

We hear about new deals in the world of finance. At Lourdes Credit Union we continue to give our members the same kind of "old deal" as always – putting member/owners first in everything we do.

Despite the economic challenges that are in front of us, LCU has every reason to be optimistic about our future. We are strong, have a growing membership and vigorous lending to our members – who are the foundation of our business.

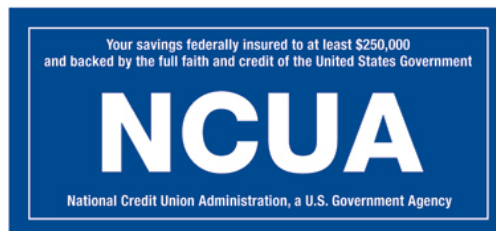
Abraham Lincoln once said "Let us have faith that right makes might, and in that faith, let us to the end, dare to do our duty as we understand it."

Thank you for your continued trust and support of your member owned credit union. Together we will weather this storm.

From the desk of:



INA BURCHETT



PROTECT YOUR IDENTITY



If you have a lost or stolen debit card or VISA card contact us at (337) 289-2740 or toll free at 866-212-2152. After hours and weekends call, 800-453-4270 to report a lost or stolen debit card and 800-325-3678 to report a lost or stolen VISA card.

SKIP-A-PAYMENT



Need extra cash for those summer expenses? Our Skip-A-Payment offer is good July 1, 2009 through September 30, 2009 to qualifying

members. Members will pay a \$25.00 fee for each loan payment they choose to skip. Interest will continue to accrue from the last payment date. Contact the credit union for more details.

WE SALUTE YOU



LCU 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.

LCU VEHICLE RATES

as low as 4.45%



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!**



Let it **WORK** for you!

RATES AS LOW AS 5.00%

Christmas is over but the bills are still coming in. 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 90% of appraised value (Less 1st Mortgage)
- \$50,000 Maximum Loan
- Fees can be included in closing cost
- Up to a 10 year term
- Approval usually within 7 to 10 working days



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.

HURRICANE



SAFETY GUIDE

Another hurricane season is now underway. Lourdes Credit Union wants to help you be ready in case a disaster strikes.

Hurricane safety guides can be picked up at the credit union. The guide includes:

- 2009 Tracking Map
- Recommended supplies
 - Hardware
 - Food
 - Medical
 - Documents
 - Cooking
 - Personal
 - Communications
- Action to take
 - Before the storm
 - During the storm
 - After the storm

NATIONAL CREDIT UNION ADMINISTRATION EXTENDS SHARE INSURANCE

On May 26, 2009 the share insurance coverage of \$250,000 per depositor was extended through December 31, 2013.

The National Credit Union Administration (NCUA) is the independent federal agency that regulates charters and supervises federal credit unions. NCUA is backed by the full faith and credit of the U.S. government.

KIDS' PLACE



SUMMER FUN

Find these words either across, down, or diagonally!

skate ball boat swimsuit
parks sun bike bicycling
picnics bat cool boat
camping pail sand fun
sunglasses sunscreen hiking
swimming beach

S W I M M I N G T B
U S R B E A C H C I
N K B O I Q Z F A C
G A P A R K S U M Y
L T I T L V E N P C
A E C O O L P A I L
S U N S C R E E N I
S B I U S A N D G N
E A C N H I K I N G
S T S W I M S U I T



Monitor Your Credit

AlertMe monitors your Experian Credit File daily. If suspicious activity occurs, AlertMe will send you an e-mail alerting you to the activity. You can log into the AlertMe web site to read details about the activity. This will allow you to determine if the activity is suspicious.

The AlertMe cost is \$4.25 per month. Simply visit our home page at www.mylcu.net and look for the AlertMe link.

HOLIDAY CLOSURE

We will observe Independence Day
Friday, July 3, 2009

Labor Day
Monday, September 7, 2009