



Making Cents



Lourdes Credit Union

1st Quarter, 2010

Volume 11

Issue 1

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Board of Directors

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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.



Holiday Closing 2nd Quarter 2010

Friday, April 2, 2010 – Good Friday
Monday, May 31, 2010 – Memorial Day



MANAGER'S MESSAGE

As we reflect on 2009, we can say that it was a very challenging year. We as a nation have struggled through difficult economic times. It is during these turbulent and uncertain times that Lourdes Hospital Federal Credit Union pledges to continue to do our best to meet your financial needs.

Our achievements in expanding member services reflect who we are today and who we strive to become in the future. We pride ourselves on our service, not only to our members but to our community as well. Our motive is to serve – that is the credit union difference.

LCU has proudly served our members since 1969 with the commitment and dedication of our staff, volunteer board of directors and committees; we will continue to serve future generations to come.

Your credit union needs you ... you need your credit union. A courteous and well-trained staff makes certain your credit union remains the best place to come for financial services.

You're always welcome and we hope you come in often. Remember to share the experience of being a Lourdes Credit Union Member with a friend.

Remaining Strong – Bringing People Together that's the credit union difference.

From the desk of:



INA BURCHETT



DECEMBER 2009 OUTSTANDING PERFORMANCE AWARD

Bauer Financial recognizes the "National Outstanding Performance" of Lourdes Hospital Federal Credit Union as a 5 Star Superior Rated Credit Union.

The credit union has demonstrated continued safety and soundness by earning and sustaining Bauer Financials 5 – Star Superior rating for 20 years running!

Thank you to all of our **VOLUNTEERS** who have worked closely with the staff to earn and maintain this outstanding award.



Calling all members...

Please join us at the 41st Annual Credit Union Meeting.

Date: April 16, 2010
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.

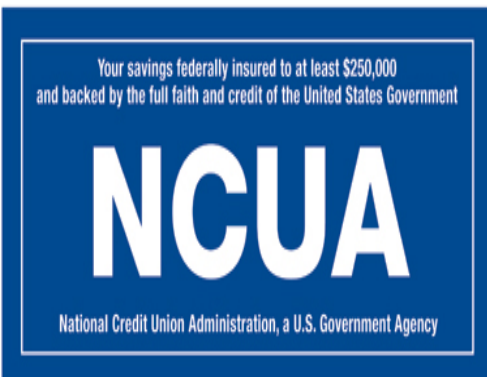
Watch your mail box for your opportunity to elect volunteers to serve on the LCU Board of Directors and Credit Committee. All members over the age of 18 will receive a ballot. Please return your ballot to the credit union on or before April 14, 2010.



In 2009, financial services became a gamble for consumers worldwide as banks and other for-profit institutions played one bad card after another, trying to maximize profits rather than serve depositors. In the end, it was those depositors who lost most of the bets.

In an ongoing effort to give back to **our member owners**, effective **April 1, 2010**, LCU will no longer charge a monthly service fee for your checking account or debit card. That's right! LCU Members can now enjoy **FREE CHECKING, FREE DEBIT CARD AND FREE ONLINE BANKING.**

LCU values our members and wants to extend the credit union philosophy of "people helping people". From the beginning, credit unions worked, and for all the right reasons. Eliminating monthly service fees is our way of helping people who are so very important to us – our members.



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 has 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