

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

The National Credit Union Administration, commonly referred to as NCUA, is the federal government agency that charters and supervises federal credit unions. NCUA also operates and manages the National Credit Union Share Insurance Fund (NCUSIF).

The Emergency Economic Stabilization Act of 2008, signed into law on October 3, 2008, increased the insurance coverage on all accounts up to \$250,000 through December 31, 2009.

## YOUR MONEY IS SAFE WITH US

- Lourdes Hospital Federal Credit Union is stable, secure and well-capitalized.
- Your best interest is protected; our operations are guided by an experienced management team and overseen by a Board of Directors made up of members just like you.
- Your credit union is safe and sound. We have a solid asset base and a strong loan portfolio. Since we do not write risky loans or sub-prime mortgages, we have avoided many of the problems that have plagued the industry.

In today's challenging economy, it's good to know that Lourdes Hospital Federal Credit Union is on your side. If you have any questions or concerns, please feel free to call or stop by.



## VEHICLE LOANS

as low as 5.50%

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



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.



Let it **WORK** for you!

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. Rates are as low as 4.75%. It's easy – call Pat or Kelly at (337) 289-2740 for details.



## REWARD YOURSELF



Did you know that the national average interest rate is **12.94%**? Does your credit card have a low fixed interest rate of **9.50%** and reward points too? An LCU Visa Card gives you both with no annual fee.

Let us transfer your high interest balance to an LCU Visa Card.

**REWARD YOURSELF  
YOU'VE EARNED IT!**

## CONVENIENT SERVICES AT LCU

Get the most out of your financial relationship with LCU. We want to be your resource center that gives you accurate and helpful advice to help you meet your financial goals.



**CU@Home – Online Banking**  
**FREE Bill Pay**  
**Regular Savings Account**  
**Special Savings Account**  
**Super Savers Account**  
**Christmas Club Account**  
**Checking/Share Draft Account**  
**IRA**  
**Savings Bonds**  
**Direct Deposit**  
**Debit/ATM Card**  
**Money Orders**  
**Vehicle Loans**  
**Boat 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**

## HOLIDAY CLOSURE

1<sup>st</sup> Quarter 2009

New Year's Day - January 1, 2009  
President's Day - February 16, 2009  
Mardi Gras Day - February 24, 2009

## INCREASE IN FEES

LCU will experience an increase in vendor fees effective January 2009. Money Orders will cost \$1.25 per money order. This is a 25¢ increase. This change in pricing structure of the money order program is necessary in enabling us to continue offering these services in a reliable and secure manner.



# Making Cents



Lourdes Credit Union

4th Quarter, 2008

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

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



## Board of Directors

**Bently Senegal, President**  
**Angela Boleyn, Vice President**  
**David Bares, Treasurer**  
**Darlene Adams, Secretary**  
**Paul Molbert**  
**Gail Lee**  
**Jennifer Trahan**

## Credit Committee

**Judy Touchet, Chairperson**  
**Fran Lajaunie**  
**Donald Guidry**

## Supervisory Committee

**Michelle Truxillo, Chairperson**  
**Patti Huval**  
**Elizabeth Champion**  
**Marysa Kibodeaux**  
**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

Our special thanks to Sally Wicker for your 10 years of service to LCU and its members. We hope your retirement will allow you to do the things you love – camping and gardening. Your many years of dedicated service cannot be measured. We will miss you and remain forever grateful!

## MANAGER'S MESSAGE

*Once again this has been a great year for Lourdes Hospital Federal Credit Union. As in years past, the success we've achieved has been shared with you, our loyal members.*

*Our continued pledge to expand our financial services was again realized on October 1, 2008. We were pleased to implement the requested service of Online Banking and FREE BILL PAY. We are happy that so many of our members are using these new services.*

*Since credit union profits are returned to members through new and improved services, you can be sure that LCU will work hard to maintain a high level of member satisfaction. The strong focus on member relations isn't just a by-product of our continued success, it is the source.*

*The New Year promises to bring with it many challenges. With the dedicated LCU Staff, Volunteer Board of Directors, Credit Committee and Supervisory Committee, we pledge to meet those challenges.*

*It is only because of you, our members, that our progress and success has been maintained. As we enter 2009 we want to express our appreciation for your continued friendship and patronage. It is our sincere wish that the coming year brings good health, happiness and prosperity to you and your loved ones.*

*From the desk of:*

**INA BURCHETT**



## DIRECT DEPOSIT YOUR IRS REFUND!



Save time – receive your refund quicker.



Include our Routing and Transit number and your member number on your tax return, and the IRS will send your refund directly to your account. Call the credit union for the Routing and Transit number.

## WITHDRAWALS

January 1, 2009 will start a new year for withdrawals. You are entitled to 12 free withdrawals from your savings each calendar year. After the 12<sup>th</sup> withdrawal, a \$5.00 service charge for each additional withdrawal will be assessed.



## 1099 MAIL OUT

Now is the time to verify your address at the credit union. All 1099 forms will be mailed out by January 31, 2009. If your address is incorrect, this will delay your 1099 tax notice.

You are responsible for notifying us of any address or name change. The credit union is only required to attempt to communicate with you at the most recent address you have provided to us. Please contact us in person or in writing to change your address or member information.