

VISA SPECIAL



Catch A
Great Rate With A LCU
VISA Card

Transfer a minimum balance of \$1,000.00 and you could win \$250.00, \$150.00 or \$100.00. This offer is good through December 15, 2008. Earn Reward Points on your balance transfer. Redeem your points for valuable merchandise or air travel.

Call (337) 289-2740 or Toll Free at 1-866-212-2152 for complete details. Reward yourself while saving money!

Normal credit terms apply.

HOME EQUITY



The popularity of Home Equity Loans has skyrocketed since the Tax Reform Act of 1986 took away the tax deductions for other types of consumer loan interest.

People are making home equity loans because of the low interest rates. This can certainly make home equity loans quite attractive.

At LCU we can save you money by consolidating high interest loans.

Call Sally or Pat at (337) 289-2740 or toll free at 1-866-212-2152 and put the money you save back to work for you.



Rates Just Got Lower at LCU



LOAN SPECIAL

FOR A LIMITED TIME- INTEREST
RATES AS LOW AS 4.75%

NEW, USED, RE-FINANCED AND
COLLATERAL LOANS

EFFECTIVE THROUGH
DECEMBER 31, 2008

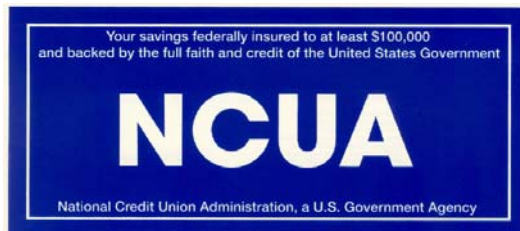
When you see us for financing to purchase or refinance your loan, you're giving yourself the freedom to choose. That's because we don't require you to purchase a specific make or model in order to receive a great interest rate for your loan. Also, repayment schedules are sure to fit into your monthly budget.

Come to the people you know and trust to handle your loan. If you own your vehicle, bring in your title and let us see if you qualify for a collateral title loan.

Let us save you money by refinancing your current loan. In addition, LCU pays life insurance up to \$20,000 on all loans.

Don't let this deal pass you by!

Current loans with LCU do not qualify for refinancing under this promotion. Normal credit terms apply.



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

Veterans Day
Tuesday, November 11, 2008

Thanksgiving Day
Thursday, November 27, 2008

Day after Thanksgiving Day
Friday, November 28, 2008

Close at 11:00 am Christmas Eve
Wednesday, December 24, 2008

Christmas Day
Thursday, December 25, 2008



Making Cents



Lourdes Credit Union

3rd Quarter, 2008

Volume 9

Issue 3

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

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

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



LOURDES HOSPITAL FEDERAL CREDIT UNION

Building our member's financial future!

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
Sally Wicker, Loan Officer
Kelly Heiken, Loan Officer
Sandra Landry, Member Service Rep.
Cindi Grossie, Member Service Rep.

Lourdes Credit Union would like to welcome **Kelly Heiken** to our staff. Kelly will be working as a MSR/Loan Officer as Sally Wicker prepares for retirement January 1, 2009.

MANAGER'S MESSAGE

INTERNATIONAL CREDIT UNION DAY

On October 16, 2008 more than 170 million members in 97 countries will celebrate International Credit Union Day.

Members of credit unions are united by a common bond. Through loyalty and pride in ownership, members demonstrate the true cooperative spirit of the credit union movement.

The popularity of credit unions is due to many contributing factors, but the primary one is the quality service we provide to our members. Every day we strive to provide the products and services our members need to achieve their financial goals.

*Because of this commitment, as we celebrate International Credit Union Day, Lourdes Credit Union is pleased to announce another service to our member owners. **CU@Home (Online Banking) and Free Bill Pay are now available.** We invite you to stop by and sign up for these new products. We continue to operate "not for profit, not for charity, but for service". Your credit union is a smart choice in money management.*

To stay competitive we need to offer more tomorrow than we do today. These are no ordinary times. Yet, we are faced with incredible opportunities that can help us improve our lives, the lives of those we work with, and the members we serve. We pledge to seize those opportunities.

From the desk of:



INA BURCHETT

2008 CHRISTMAS CLUB



Christmas club checks may be picked up on Friday, October 3, 2008. Any check not picked up by Friday, October 17, 2008 will be mailed to the address on file. If you closed your club account early, you must complete a new payroll deduction card for the 2009 Club year.

Scholarship Available



Sponsored by The Lafayette Chapter of Credit Unions

- 2009 high school graduates, undergraduate college students and technical school students are eligible to apply.
- Get \$2,000 to help with college tuition and expenses.
- Must be a credit union member in good standing.
- Applications are now available at Lourdes Credit Union.

Apply today! The deadline is
January 31, 2009

CONFIRMATION OF ACCOUNTS

The LCU Supervisory Committee of Lourdes Hospital Federal Credit Union is conducting an audit. Please review your September 30, 2008 statement for accuracy.

All inquiries should be directed to:

Loures Credit Union
PO Box 53623
Lafayette, LA 70505-3623
or
TruxilloM@lourdesmc.com