



Making Cents



Lourdes Credit Union

3rd Quarter, 2005

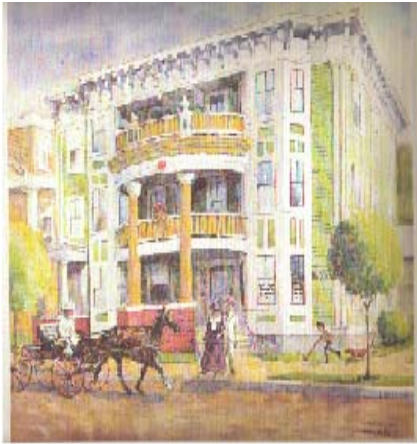
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702 St. Landry Street ~ P. O. Box 4027 ~ Lafayette, LA 70506 ~ e-mail: info@mylcu.net ~ www.mylcu.net
Telephone: (337) 289-2740 or toll free 866-212-2152 ~ Fax: (337) 289-4744

The First Credit Union in the U.S.
Formed November 24, 1909
La Caisse Populaire Ste. Maine
Manchester, New Hampshire

The Credit Union idea was born in 1849 when the mayor of a small village in Germany wanted to help his people recover from the physical and financial devastation caused by the Napoleonic Wars. His plans were for people to pool their small but regular savings and give out low interest loans. His plan worked well and the idea quickly caught on and spread across Europe.



The United States saw its first credit union established in Manchester, New Hampshire in 1909 based on the same principals of pooled savings and low interest loans. Today there are over 11,000 federal credit unions worldwide with over 100 million members. The popularity of credit unions is due to many contributing factors, but the primary one is the quality of service they provide to members.

International Credit Union day is October 20th. In appreciation for your membership, we invite you to stop by the Credit Union for refreshments and register for door prizes. You must be a member to register. If your spouse and children are not members, have them join today and begin to enjoy the many services LCU has to offer.



Ina Burchett

Small Business Loans for Credit Union Members

Do you need capital to start, manage or grow your business? Through a strategic alliance with Newtek Small Business Finance, a specialist in SBA loans, LCU is pleased to offer small business loans to our members.



Benefits of our loan program:

- Varying loan amounts (\$25,000 to \$2 Million)
- Competitive interest rates variable with prime
- Longer maturities than conventional loans
- No balloon payments

For information in obtaining a small business loan contact a credit union representative today.



Thank You For Your Time

you much success.

Our deepest gratitude goes out to Lisa Puckett and Vicki Simon for their service to LCU. We wish

We will remain forever grateful for your time.

CHRISTMAS CLUB CHECKS

Your 2005 Christmas Club checks may be picked up Monday, October 10, 2005. All checks not picked up by close of business on Friday, October 21st will be mailed to the address on file with LCU.



If you closed your Christmas Club prior to October 1, 2005, you must complete a new payroll deduction card with the credit union.

MEMBER SURVEY

LCU is committed to offering the finest financial service possible. To help us meet our goal, please complete the enclosed survey and return to the credit union at 702 St. Landry Street, Lafayette, La. 70506. If you prefer, drop your survey in the box placed in the the lobby of the credit union.



Our members are the foundation of our business, and your satisfaction is our top priority.

SAFETY TIP FROM LCU MEMBERS.....

Two LCU members have reported checks stolen from their mailboxes. In both instances, the checks were washed and the “payable to” information and “amount” was changed on the checks. The checks were processed through another financial institution. Please be aware that outgoing mail should be dropped in a secure postal mail box. This process will also help protect your personal information.

When paying bills use a Uniball Gel 207 ink pen, which will help safeguard the original check information.

Contact the Federal Trade Commission at www.consumer.gov/idtheft or by calling 1-817-IDTHEFT if you think you have been a victim of identity theft.

LCU VOLUNTEERS AND STAFF

Board of Directors

Rayford Girouard
Paul Molbert
Bently Senegal
Fran LaJaunie
Andre` Moreau
Angela Boleyn
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Donald Guidry
Theresa Haywood

Supervisory Committee

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Patti Huval
Jerry McManus
Nona Mire
Daniel Gilbert
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Credit Union Staff

Ina Burchett, Manager
Pat Carriere, Asst. Mgr.
Sally Wicker, Loan Officer
Sandra Landry, M.S. R.
Karen Nelands, M.S. R.

LCU HONORS OUR MEMBERS

Please stop by the credit union on Thursday, October 20th as we celebrate **International Credit Union Day**. LCU will have refreshments and door prizes. The door prizes will be awarded at close of business on Thursday, October 20, 2005. For our member who are unable to come by and register, you can e-mail us at info@mylcu.net. Also, register by calling (337) 289-2740 or toll free at 1-866-212-2152.



CARS FOR LESS AT YOUR CREDIT UNION

SAVE WITH A CREDIT UNION VEHICLE LOAN
0% FINANCING – WHAT DOES IT REALLY MEAN?

	Dealer	Lourdes FCU
Vehicle Purchase Price	\$18,600	\$18,600
Cash Rebate	\$ 0	\$ 2,500
Amount Financed	\$18,600	\$16,100
Interest Rate	0%APR	5.50%APR
Term of Loan	\$48 months	48 months
Monthly Payments	\$ 387.50	\$ 374.46

In addition to saving you money, Lourdes Credit Union pays life insurance up to \$20,000 on your loan.

Come to the folks you know and trust to arrange the financing of your new or used vehicle purchase.

WE WON'T STEER



YOU WRONG!

HOURS OF OPERATIONS



Lobby:
7:00am -1:00pm and 2:00pm -4:00pm
Drive-Thru:
7:00am -1:00pm and 2:00pm -4:30pm

HOLIDAY CLOSING

Thursday – November 24, 2005 – Thanksgiving Day
Friday – November 25, 2005 – Thanksgiving Holiday
Monday – December 26, 2005 – Christmas Holiday
Monday – January 2, 2005 – New Year Holiday

