



Making Cents



Lourdes Credit Union

1st Quarter, 2008

Volume 9

Issue 1

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



Board of Directors

Paul Molbert, President
Bently Senegal, Vice President
Andre' Moreau, Treasurer
Darlene Adams, Secretary
David Bares
Angela Boleyn
Gail Lee

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Judy Touchet, Chairperson
Donald Guidry
Fran Lajaunie

Supervisory Committee

Michelle Truxillo, Chairperson
Patti Huval
Nona Mire
Elizabeth Champion
Marysa Kibodeaux
Amanda Potier

Credit Union Staff

Ina Burchett, Manager
Patricia Carriere, Assistant Manager
Sally Wicker, Loan Officer
Sandra Landry, Member Service Rep.
Cindi Grossie, Member Service Rep.



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 18 years running!

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

MANAGER'S MESSAGE

Strategic planning is the style of thinking and method of planning which focuses on what the business should be in the future, evaluates and determines where the business is presently, and concentrates resources to reach that defined future. LCU is continually planning for future services for our members.

LCU has grown to over 8.5 million in assets and over 2,000 member owners. Our continued growth is largely due to the many services that we offer.

Our newest service is Virtual Branch – Online Services and Bill Pay. We have a target date of May 1, 2008 to make these free services available to our members.

Lourdes Hospital Federal Credit Union has proudly served our membership since 1969. With the commitment and dedication of our LCU Staff, Board of Directors and Committee Members, we will continue to serve future generations to come.

Service has secured credit unions a strong position in the financial marketplace. Thanks to loyal members like yourselves, credit unions are and will continue to be a viable financial alternative for millions of Americans.

LCU continues to grow. We are excited to see so many people have caught our spirit. Thank you for being a part of the **Credit Union Difference!**

From the desk of:



INA BURCHETT

Holiday Closing 2nd Quarter 2008

Monday, May 26, 2008 –MEMORIAL DAY

HATS OFF TO OUR MEMBERS



Please join us at the **38th Annual Credit Union Meeting:**

Date: April 24, 2008
Time: 6:30 P.M.
**Place: AMERICAN LEGION
POST 69
1501 Surrey Street
Lafayette, LA 70501**

A \$5.00 charge for non-members will be collected at the door.

The annual meeting is a great opportunity for you to learn more about your credit union, socialize with fellow members and meet the people who work diligently behind the scenes. Also, you could possibly win one of the great door prizes. We hope you will join us for fun, food and prizes.

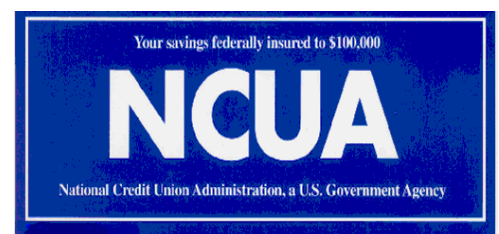
We look forward to seeing you there!

CONFIRMATION OF ACCOUNTS

The LCU Supervisor Committee of Lourdes Hospital Federal Credit Union is conducting an audit. Please review your March 31, 2008 statement for accuracy. This audit also includes your VISA Card statement.

All inquires should be directed to:

LCU SUPERVISORY COMMITTEE
P.O. BOX 53623
LAFAYETTE, LA 701505-3623
Or
TruxilloM.@lourdesrnc.com



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 have 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