



# Making Cents



Lourdes Credit Union

2<sup>nd</sup> Quarter, 2008

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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  
Bridget Bourque

## 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  
Sandra Landry, Member Service Rep.  
Cindi Grossie, Member Service Rep.

## THANK YOU FOR YOUR TIME

Our special thanks to outgoing Board Member Andre' Moreau, Credit Committee Member Donald Guidry and Supervisory Committee Member Nona Mire. We are grateful for your years of service to LCU. Because of your dedication we continue to provide existing and new services to our member owners. We welcome our new volunteers Jennifer Trahan and Bridget Bourque. We look forward to working with you.

## MANAGER'S MESSAGE

### IDENTITY THEFT AND FRAUD

Identity theft is the fastest growing crime in the United States. Identity theft can strike in many forms. To minimize the chances that you will fall victim to identity theft, it is vital that you learn how to protect yourself against it.

- Shred all personal and / or financial documents before disposing of them.
- Destroy unused credit, ATM and debit cards.
- Remove mail promptly from your mailbox.
- Match receipts to monthly billing statements.
- Memorize PINs, passwords and social security numbers.
- Use longer, more complex PINs and change them periodically.
- Sign all new credit and debit cards immediately.
- Notify financial institutions of address changes in advance.
- Immediately report any unauthorized activity.
- Never use your PIN as a password.
- Review your credit report every year.

You are entitled to a free credit report each year. You may also obtain a free credit report if you are a victim of identity theft. To request your free credit report, call 877-322-8228, log on to [www.annualcreditreport.com](http://www.annualcreditreport.com) or write Annual Credit Report Services at PO Box 105281, Atlanta, Georgia 30348-5281.

If you have a lost or stolen debit card or VISA card contact us at (337) 289-2740 or toll free at 866-212-2152. After hours and weekends call, 800-453-4270 to report a lost or stolen debit card and 800-325-3678 to report a lost or stolen VISA card.



*From the desk of:*

**INA BURCHETT**

## Be First In Line...Everytime with ONLINE BANKING



We are testing all systems for our online banking and free bill pay. Because we value your time, we want to be certain

that our systems and our processors systems are interfacing without any problems. We have extended our target date to mid August '08. We appreciate your patience and assure you that your convenience in accessing our online banking services will prove to be worth the wait.

With our internet banking you can:

- ✓ Get balances on your accounts
- ✓ See if specific checks have cleared
- ✓ Transfer funds between your eligible accounts
- ✓ Re-order checks
- ✓ Issue stop payment request
- ✓ Check recent account activity, such as deposits, withdrawals, loan payments and ATM/Debit Transactions



## FREE BILL PAY SERVICE

## WE SALUTE YOU



LCU SALUTES THE MEN AND WOMEN OF OUR ARMED FORCES. WE THANK YOU FOR YOUR SERVICE, COURAGE AND FOR THE SACRIFICE THAT YOU AND YOUR FAMILIES GIVE, WHETHER IN PEACE TIME OR WAR.

## VEHICLE LOANS – FALLING RATES

as low as 5.25%

July 1, 2008 – September 30, 2008



New, Used, Refinanced or Title Collateral loans – LCU has a rate that will put you in the drivers seat. Also you could win a \$200.00 gas card. Call Pat or Sally at 289-2740 for details.

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.

Come to the folks you know and trust to arrange the financing of your New, Used, Refinanced or Title Collateral loan. Your credit union is member owned – WE WON'T STEER YOU WRONG!

## SKIP-A-PAYMENT



Need extra cash for those summer expenses? Our Skip-A-Payment offer is good

July 1, 2008 through September 30, 2008 to qualifying members. Members will pay a \$25.00 fee for each loan payment they choose to skip. Interest will continue to accrue from the last payment date. Contact the credit union for more details.



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. It's easy – call Sally or Pat at (337) 289-2740 for details.

## YOU COULD WIN CASH VISA CREDIT CARD



Just transfer current credit card balance(s) to a Lourdes Platinum VISA card and you will earn a chance to win \$250.00, \$150.00 or \$100.00 cash. The drawing will be held on Monday, December 15, 2008. The minimum balance transfer is \$1,000.00. Not only can you win cash, you can also earn reward points that you can redeem for gifts or air travel. There is no balance transfer fee with a LCU Platinum VISA card. The annual percentage rate is as low as 9.50% fixed.

CASH, REWARDS and a LOW FIXED RATE are waiting for you. LCU is a MEMBER OWNED financial institution.

## TRAVELING OUT OF THE COUNTRY



If your travel plans call for you to leave the country, please notify LCU. We will contact VISA and this will prevent you from having any problems using your LCU VISA/Debit Card in a foreign country.



EQUAL HOUSING  
LENDER

Your savings federally insured to at least \$100,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## KIDS' PLACE



## SUMMER FUN

Find these words either across, down, or diagonally!

skate ball boat swimsuit  
parks sun bike bicycling  
picnics bat cool beach  
camping pail sand fun  
sunglasses sunscreen hiking  
swimming

S W I M M I N G T B  
U S R B E A C H C I  
N K B O I Q Z F A C  
G A P A R K S U M Y  
L T I T L V E N P C  
A E C O O L P A I L  
S U N S C R E E N I  
S B I U S A N D G N  
E A C N H I K I N G  
S T S W I M S U I T



## AlertMe™

Effective 08/01/2006

AlertMe monitors your Experian Credit File daily. If suspicious activity occurs, AlertMe will send you an e-mail alerting you to the activity. You can log into the AlertMe web site to read details about the activity. This will allow you to determine if the activity is suspicious.

The AlertMe cost is \$4.25 per month. Simply visit our home page at [www.mylcu.net](http://www.mylcu.net) and look for the AlertMe link.

## HOLIDAY CLOSURE

Independence Day  
Friday, July 4, 2008

Labor Day  
Monday, September 1, 2008