



NEWS CONNECTION

1st Quarter 2010

Celebrating our 40th Year Anniversary

Join us for the celebration of our 40th Year Anniversary Membership Meeting and the election for expiring terms of the Board of Directors on Wednesday, March 24, 2010 at 2:30 PM. The celebration meeting will be held in the TGMC Cafeteria, 8166 Main St., Houma, Louisiana. Mark your calendar now and plan to attend – there will be gifts, refreshments and door prizes. All credit union members are invited for the celebration and to participate in the election of board members.

Election of Board of Directors

The nominating committee has selected candidates for the expiring terms of five members on the Board of Directors. The following credit union members have been nominated for:

One position for a one-year term:

PAUL A. LABAT – Paul has been a member of the former First Industrial Federal Credit Union Board of Directors since the early 1980's, serving in various capacities, including President at the time of the merger of the credit unions. Since the merger he has continued to serve as a board member of La Terre Federal Credit Union. Paul has held the position of Council Clerk for the Terrebonne Parish Consolidated Government since 1984. He has been active in the community for many years and was selected as "The Courier's Outstanding Citizen for 2005".

One position for a two-year term:

MIKE ELLIS – Mike is a Senior Applications Analyst at TGMC and has served on the credit union's board of directors since 1986. Prior to being a board member, he served for three years as a member of the Supervisory Committee.

Three positions for three-year terms:

LONNIE ARCENEUX - Lonnie served as a board member of the former First Industrial Federal Credit Union since November 2002. During that period, he also served on the Supervisory Committee. He has continued as a board member of La Terre Federal Credit Union since the merger. Lonnie is a Financial Analyst for Chet Morrison Contractors.

TERRI HEBERT – Terri has served as a board member of our credit union since 1998. During that period she has held the position of Treasurer for ten years. She has also been a member of the credit committee for seven years. Terri is the Cost Accountant for TGMC.

DIANE YEATES – Diane has been a board member since 1991. She held the position of Vice-Chairman for four years and served as Treasurer for one year. Diane is the Chief Operating Officer of TGMC.

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Celebration Rates

as low as

4.50% APR*

We will float you a loan for the purchase of a new Boat, Camper, RV, Auto, Truck, Motorcycle, and more.

Finance up to 100% cost of vehicle, tax, title, warranty and GAP.


You can even get a loan pre-approved before you go to the boat show or visit the dealer.

*APR – Annual Percentage Rate – Rates and loan amounts may vary based on individual credit history and are subject to change. Other terms and conditions may apply. Limited time only.

Use this loan application to request your loan with La Terre Federal Credit Union.

Please complete and sign application.

Fax, mail, or deliver completed application with proof of income and \$5.00 loan application fee to any La Terre FCU branch.

<h2>Loan Application</h2>		P O Box 3613 - Houma, LA 70361 Phone: 985-873-4609 Fax: 985-850-6184
<p>Individual Credit: You must complete the Applicant Section about yourself and the Other section about your spouse if: 1) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI; 2) your spouse will use the account; or 3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.</p> <p>Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant Box.</p> <p>Guarantor: Complete the Other section if you are a guarantor on an account/loan.</p>		
Check below to indicate the type of account(s) and type of credit for which you are applying. Married applicants may apply for a separate account.		
ACCOUNT/LOAN: <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT		
AMOUNT REQUESTED: \$		PURPOSE/COLLATERAL:
APPLICANT		
Name:		Account number:
Date of birth:	SSN:	Phone: Business phone:
Current street address:		
City:	State:	ZIP Code: Years at this address:
Driver's License Number:	State:	E-mail:
Mortgage/Rent owed to:		
Mortgage Balance: \$		Monthly Payment: \$
EMPLOYMENT/INCOME INFORMATION		
Current employer:		
Employer address:		Start Date?
Position:	Employment Income: \$	Per Net or Gross (<i>please circle</i>)
Notice: Alimony, Child Support, or Separate Maintenance income need not be revealed if you do not choose to have it considered.		
OTHER: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor		
Name:		Account number:
Date of birth:	SSN:	Phone: Business phone:
Current street address:		
City:	State:	ZIP Code: Years at this address:
Driver's License Number:	State:	E-mail:
Mortgage/Rent owed to:		
Mortgage Balance: \$		Monthly Payment: \$
EMPLOYMENT/INCOME INFORMATION		
Current employer:		
Employer address:		Start Date?
Position:	Employment Income: \$	Per Net or Gross (<i>please circle</i>)
Notice: Alimony, Child Support, or Separate Maintenance income need not be revealed if you do not choose to have it considered.		
You promise that everything you have stated in this application is correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision.		
Applicant's Signature	Date	Other Signature
		Date

An incomplete or unsigned application may delay loan processing.

Hats, Horns and New Year's Resolutions



Handle your finances a lot easier with help from La Terre Federal Credit Union.

1. Sign up for a low interest rate loan
2. Request On-Line Banking for internet access to accounts
3. Open a checking account
4. Register for the On-Line Bill Payment service
5. Apply for an ATM or Debit Card for easy withdrawals
6. Set up direct deposit of payroll check
7. Enroll in Life Insurance program
8. Encourage family members to join La Terre Federal Credit Union today

Election of Board of Directors

Continued from page 1

Members of the Credit Union are eligible for nomination and election to the Board of Directors. Any members interested in having their names placed on the official ballot must submit:

- (1) a petition signed by a minimum of 55 voting members,
- (2) a list of your qualifications and biographical data, and
- (3) a signed statement of 50 words or less that indicates your willingness to serve and why you are interested in serving on the Board of Directors.

The deadline for submitting names to be placed on the official ballot must be received by the nominating committee chairperson, Annette Huber, by the close of business on February 8, 2010.

Submissions for nomination can be mailed to – Annette Huber, La Terre Federal Credit Union, P O Box 3613, Houma, LA 70361.

Election by ballot will not be conducted when the number of nominees is equal to the number of Board positions open. There will be no nominations from the floor; only those nominated by the nominating committee or by petition can be elected. For more information, you may contact the credit union at 985-873-4609.

Avoid Returned Statement Fees

Remember to notify the credit union when you move or your address changes. Save money by avoiding fees charged for returned statements that the post office cannot deliver.

It's easy to update your mailing address through our secure On-Line Banking service. Members can also make an address change by visiting our office or calling us at 985-873-4609 to request an address change form.

Keep Your Identity to Yourself

Identity theft is the No. 1 consumer complaint, according to the Federal Trade Commission.

There are ways to protect yourself. First, always take steps to shield your identity. For example: Never give out personal information unless you know whom you are dealing with, keep passwords on your accounts, and shred all personal financial documents.

Finally, order a credit report at least once a year. Scan the reports for anything that seems out of the ordinary. Free credit reports are available at www.annualcreditreport.com.

If you need help or advice, contact our credit union at 985-873-4609.

PRIVACY POLICY DISCLOSURE

La Terre Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at: (866) 865-3636 or (985) 873-4609, or write to, La Terre Federal Credit Union PO Box 3613, Houma, LA 70361

INFORMATION WE COLLECT ABOUT YOU —

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US —

We may disclose non-public personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mail houses

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US —

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to non-affiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS —

If you terminate your membership with La Terre Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION —

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP —

La Terre Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

*The Board of Directors and Staff
of La Terre Federal Credit
Union extend our sincere wishes
to all of our credit union
members and their families
for a joyous and prosperous
New Year.*

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency

HOLIDAY CLOSINGS

January 1st – New Year's Day

January 18th – Martin Luther King Day

February 15th – President's Day

February 16th – Mardi Gras Day

March 24th – Membership Meeting at 2:30 pm

Our offices will close at 2:00 PM for the membership meeting.

Our services are still available even when our offices are closed for the weekend or in observance of legal holidays.

Use your La Terre Federal Credit Union ATM Card at ATM's, and your Debit Card at participating merchant locations or ATM's.

Access your account information 24/7 with our On-Line Banking service.

<u>Location</u>	<u>Address</u>	<u>Contact Information</u>	<u>Hours of Operation</u>
<i>Downtown Office</i> 880 Belanger Street Houma, LA 70360	P O Box 3613 Houma, LA 70361	Office-----985-873-4609 Toll Free Number- 1-866-865-3636 Fax-----985-850-6184	Monday – Thursday 9:00 AM – 5:00 PM Friday 9:00 AM – 4:30 PM
<i>Eastside Office</i> 101 Glynn Avenue Houma, LA 70363	P O Box 10241 Houma, LA 70363	Office-----985-872-2836 Toll Free Number--1-800-340-9533 Fax-----985-868-6265 Website----- www.laterrefcu.org	Monday – Thursday 9:00 AM – 5:00 PM Friday 9:00 AM – 4:30 PM