



**NEWS CONNECTION**

**4<sup>th</sup> Quarter 2010**

## **Coming Soon!! Surcharge Free ATM Network**

The credit union is pleased to announce an enhancement to our ATM and Debit Card Programs. Members will soon be able to access cash in their La Terre Federal Credit Union account at surcharge free ATM's across the nation.

Look for the following logo at the ATM or log on to [CU24.com](http://CU24.com) to locate an ATM near you.



Join the celebration of International Credit Union Day on October 21<sup>st</sup>

## **Experience the Credit Union Difference**



**We are proud to continue serving the needs of our members  
and our local community.**

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, credit unions are member-owned, and any earnings are returned to you in the form of great products, better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

This International Credit Union Day, we want to thank you for trusting La Terre Federal Credit Union to take care of you. We have been serving our members' financial needs for 40 years and we have only your best interests in mind.


**In honor of International Credit Union Day, we will have a gift for our members who stop by  
the credit union during the week of October 18<sup>th</sup> – 22<sup>nd</sup>.**

**Stop in, say hello, and celebrate the credit union difference with us.**

# 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><b>Individual Credit:</b> You must complete the <b>Applicant Section</b> about yourself and the <b>Other</b> section about your spouse if:</p> <p>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);</p> <p>2) your spouse will use the account; or</p> <p>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 <b>Other</b> section to the extent possible about the person on whose payments you are relying.</p> <p><b>Joint Credit:</b> Each Applicant must <b>individually</b> complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant Box.</p> <p><b>Guarantor:</b> Complete the <b>Other</b> section if you are a guarantor on an account/loan.</p>		
<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.</p>		
<p><b>ACCOUNT/LOAN:</b>    <input type="checkbox"/> <b>INDIVIDUAL</b>            <input type="checkbox"/> <b>JOINT</b></p>		
AMOUNT REQUESTED: \$		PURPOSE/COLLATERAL:
<b>APPLICANT</b>		
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:		Monthly Payment: \$
<b>EMPLOYMENT/INCOME INFORMATION</b>		
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.		
<p><b>OTHER: Married Applicants residing in a Community Property state must complete this section:</b></p> <p style="text-align: center;"><input type="checkbox"/> <b>Spouse</b>    <input type="checkbox"/> <b>Co-Applicant</b>    <input type="checkbox"/> <b>Guarantor/Co-Maker</b></p>		
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:		Monthly Payment: \$
<b>EMPLOYMENT/INCOME INFORMATION</b>		
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. If there are any important changes you will notify us in writing immediately. 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. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.		
Applicant's Signature	Date	Other Signature                      Date

An incomplete or unsigned application may delay loan processing.

10/2010

**Members are making  
Holiday loans up to  
\$2500\*** with rates  
as low as **9.9% APR\***  
**Apply for your  
holiday money now!**  
Available through December 31, 2010.



A little extra  
cash can make  
your holidays  
merry and bright  
with **La Terre's  
Christmas Club  
Savings Account  
and Holiday  
Loans.**

On October 1<sup>st</sup> our credit union  
members will receive over  
**\$900,000**  
that they have saved in their  
**Christmas Club** accounts.

Don't miss out. Set up your  
**Christmas Club  
Savings Account**  
for next year's holiday season.

\*APR – Annual Percentage Rate. Amount individuals  
qualify for and interest rates may vary based on credit  
history. We do business in accordance with the Equal  
Credit Opportunity Act.

## For Sale

**2008 Ford F-150 XLT**

**\$19,995.00**

2 Wheel drive  
Styleside Super Crew  
49,000 miles  
Aluminum/Alloy Wheels  
Bed Liner  
Power Windows, Door locks and Mirrors  
Cruise, Keyless Entry, Tilt Steering  
and much more!  
Excellent Condition!

## Boat, Motor and Trailer

**Retail Value \$21,250**

**Make Offer!**

**2008 Nautic Star Boat**

1910 Nautic Bay Center Console

Fiberglass, w/ Bimini Top

Fish Finder and GPS

Stereo w/ CD player and 4 speakers

2008 Mercury Optimax Series 150XL Motor

Power Tilt and Trim

2008 19' Boat Trailer - single axle

For more information call 985-873-4609

## New Vehicle and New Recreation Vehicle Specials as low as 4.75% APR\*

You can qualify for a .25% APR\* Loyalty Discount on your next vehicle or recreational vehicle loan rate. Open your Share Draft/Checking Account, request your Debit Card, sign up for Online Banking, and complete the package by participating in our Online Bill Pay program.

Remember to ask about how to save money with our  
Vehicle Mechanical Breakdown Warranty and GAP Protection .

APR\* - Annual Percentage Rate - Rates and loan amounts may vary based on individual credit history and are subject to change.  
Member must qualify for loyalty discount to receive lowest rate. Other terms and conditions may apply. Limited time only.

# Visa Debit Card Disclosure

If approved, you may use your card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of electronic gambling transactions through the Internet. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your Share Draft account. If the balance in your account is not sufficient to pay the transaction amount, the Credit Union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, PLUS, Pulse, Interlink, and Visa networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your card to:

- Make deposits to your share draft and savings accounts.
- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share draft and savings accounts.
- Obtain balance information for your share draft and savings accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Order goods or services by mail or telephone from places that accept Visa.
- Order goods or services by internet from places that accept Visa.

The following limitations on the frequency and amount of Visa Debit Card may apply:

- There is no limit on the number of Visa Debit Card purchases you make per day.
- You may purchase up to a maximum of \$500.00 per day.
- There is no limit to the number of cash withdrawals you may make in any one (1) day from an ATM machine.
- You may withdraw up to a maximum of \$250.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- There is no limit on the number of POS transactions you may make in any one (1) day.
- You may purchase up to a maximum of \$500.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.

## HOLIDAY CLOSINGS

**October 11<sup>th</sup> - Columbus Day**  
**November 11<sup>th</sup> - Veterans Day**  
**November 25<sup>th</sup> - Thanksgiving Day**  
**December 24<sup>th</sup> - Open until noon Christmas Eve**

Our services are still available even when our offices are closed.  
 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 Online Banking service – [w.laterrefcu.org](http://w.laterrefcu.org)

**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.

<u>Location</u>	<u>Address</u>	<u>Contact Information</u>	<u>Hours of Operation</u>
<b>Downtown Office</b> 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
<b>Eastside Office</b> 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	Monday – Thursday 9:00 AM – 5:00 PM Friday 9:00 AM – 4:30 PM

[www.laterrefcu.org](http://www.laterrefcu.org)