



## Welcome to our New Electronic Newsletter

La Terre is now more 'Earth Friendly'. We are going 'Green' and hope you will too! We are providing members with the 'News Connection' online at [www.laterrefcu.org](http://www.laterrefcu.org), and we encourage you to join with us to save trees and reduce paper waste by going to our website to read our newsletter and access your account information.

You can also help by choosing electronic payments and direct deposit. Sign up for our free Online Banking service and even pay your bills online with the convenient free Online Bill Pay program. Services and information are available 24/7 with the click of a mouse.

If all U.S. households received and paid bills electronically, the country would:

- \* Save 16.5 million trees each year - the lumber needed for 216,054 average single-family houses;
- \* Reduce toxic air pollutants by 3.9 billion tons of carbon dioxide, similar to taking 355,015 cars off the road; and
- \* Cut 1.6 billion pounds of solid waste a year, equal to 56,000 loaded garbage trucks.

Ask us about electronic services that help you go green when managing your money.



## Identity Theft is the Fastest Growing Crime in America

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number (SSN), or credit card number without your permission, to commit fraud or other crimes and to get credit in your name.

Identity thieves are clever and can obtain a victim's personal information in many ways.

**Cell phones and other mobile devices are now being used to deceive individuals into revealing personal information along with these other methods of identity theft:**

**Phishing** - Posing as financial institutions or companies like eBay or PayPal and sending spam or pop-up messages to get consumers to reveal personal information.

**Smishing** - Phishing with text messaging on smart phones. Victims are instructed to visit a fake Web site.

**Spyware** - Tricking victims into downloading illicit software when they open an attachment. Spyware records keystrokes to get credit card numbers and passwords.

**Dumpster Diving** - Going through trash to find bills and papers containing personal information.

**Property theft** - Stealing wallets and purses; mail, including bank and credit card statements; preapproved credit offers; and new checks or tax information.

Don't be deceived into disclosing sensitive personal information. We will never send you an e-mail or letter asking for your account numbers, usernames, passwords, or Social Security number. If you have any questions, call us at 985-873-4609 or 985-872-2836, or stop in our office today.

## Thanks for Being There!!

We thank all the credit union members who attended our Annual Membership Meeting and Board Elections on March 23, 2011. The three expiring terms on the Board of Directors were filled with the re-election of Elaine Bayus, Annette Huber and Mike Ellis. Members received gifts for attending, refreshments were served, and the drawing for eleven door prizes was conducted. We appreciate your participation.

## Protecting Internet Purchases

Changes to protect your debit cards went into effect on March 4, 2011. To enhance the security and integrity of Internet purchases made with your La Terre Federal Credit Union debit card, all cardholders will be required to enroll their debit cards in the 'Verified by Visa' program at the time of the first attempt to make a purchase through participating 3-D Secure internet merchants.

## Planning to Travel and Use Your Card?

If you plan to use your La Terre Federal Credit debit card or ATM card while traveling, please call us at 985-872-2836 or 1-800-340-9533 before you travel so that we may activate your card to be useable during your trip.

## We have Loans to Fit Your Needs

### 'Spring 2011 Loan Special'

Rates are as low as 4.0% APR\* up to \$5000.00 in addition to the existing loan amount limits.

No pledge of savings is required, and you can take up to 18 months to repay. Better hurry - this limited time offer ends April 29, 2011.

### Tuition Loans

Rates are as low as 7.5% APR\*.

Request an extra \$500.00 per student to cover supplies and extra expenses. Flexible terms are available with our 12 month repayment plan.

Tuition loans are available anytime during the year.

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.

## Vacation Clubs (No, Not Club Med)

Your first step toward an affordable vacation is to save for it. When you plan a trip, consider using a vacation club account. You can set aside a specific amount from each paycheck to ensure there will be enough money when your vacation rolls around.

Stop in or call and ask how we can help you save for your next vacation.

On May 2<sup>nd</sup> the 2010-2011 Vacation Club savings will be deposited to your regular share savings account.



### Location

#### ***Downtown Office***

880 Belanger Street  
Houma, LA 70360

#### ***Eastside Office***

101 Glynn Avenue  
Houma, LA 70363

### Address

P O Box 3613  
Houma, LA 70361

P O Box 10241  
Houma, LA 70363

### Contact Information

Office-----985-873-4609  
Toll Free Number- 1-866-865-3636  
Fax-----985-850-6184

Office-----985-872-2836  
Toll Free Number--1-800-340-9533  
Fax-----985-868-6265  
Website----- [www.laterrefcu.org](http://www.laterrefcu.org)

### Hours of Operation

Monday – Thursday  
9:00 AM – 5:00 PM  
Friday 9:00 AM – 4:30 PM

