

SUMMER SPECIAL

Borrow up to \$2500 for **FUN** in the **SUN!**

Rates start as low at 9.9% APR*

HURRY - Limited Time Only!

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. Minimum monthly payment is \$8.79 per \$100.00 borrowed at 9.90% APR for 12 monthly payments.*



CONTACT INFORMATION



Downtown Office:

880 Belanger Street
 Houma, LA 70360

Mailing Address:

P O Box 3613
 Houma, LA 70361

Phone: 985.873.4609

Fax: 985.850.6184

Toll Free: 866.865.3636



Eastside Office:

101 Glynn Avenue
 Houma, LA 70363

Mailing Address:

P O Box 10241
 Houma, LA 70363

Phone: 985.872.2836

Fax: 985.868.6265

Toll Free: 800.340.9533



Visit our website at:

www.laterrefcu.org

Get your **FREE** annual credit report at:
www.annualcreditreport.com

Our Newest Employee Group:
CNM Associates

BIENVENUE

Advance Request process updated to simplify your Line of Credit requests. Learn about these updates on page 3.

Hours of Operation-All Branches

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

HOLIDAY CLOSINGS

Monday, July 5th
Independence Day



Monday, September 6th
Labor Day



Monday, October 11th
Columbus Day

Our services are still available even when our offices are closed. Use your La Terre Federal Credit Union debit card at participating merchant locations or at your local ATM. Access your account 24/7 with our Online Banking.

40TH ANNIVERSARY CELEBRATION SPECIAL

NEW VEHICLE AND NEW RECREATIONAL VEHICLE SPECIALS

AS LOW AS 4.75% APR*

HURRY - Limited Time Only!

**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. Minimum monthly payment \$18.76 per \$1000.00 borrowed at 4.75% APR for 60 monthly payments.*

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

Please complete and sign application.

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

<h1>Application</h1>		P O Box 3613 Houma, LA 70361 Phone: 985-873-4609 Fax: 985-850-6184
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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. If you are providing information on your spouse for income and credit reporting purposes only, mark the Spouse Box.

Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant Box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/advance.

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/PLAN: **INDIVIDUAL** **JOINT**

AMOUNT REQUESTED: \$	PURPOSE/COLLATERAL:
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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:		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: Married Applicants residing in a Community Property state must complete this section:

Spouse
 Co-Applicant (Joint Credit)
 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:		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. 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
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An incomplete or unsigned application may delay loan processing.

NEW PROCESSES MAKE REQUESTS A BREEZE



We have a new streamlined process for members requesting funds from their existing Line of Credit. It's as simple as submitting this Advance Request form to a credit union representative. No need to complete a new credit application.

		ADVANCE REQUEST	
BORROWER INFORMATION			
Borrower 1 Name:	Account Number:	Amount Requested: \$	Date:
Borrower 1 Address:	Telephone No: () _____	Purpose:	
Borrower 2 Name:	Account Number:	Repayment Method: (Check Only One)	
Borrower 2 Address:	Telephone No: () _____	<input type="checkbox"/> Over the Counter <input type="checkbox"/> Payroll	

SHOPPING FOR DISCOUNT RATES?



QUALIFY FOR A **.25% LOYALTY DISCOUNT** ON YOUR NEXT VEHICLE OR RECREATIONAL VEHICLE LOAN RATE IF YOU ARE ENROLLED IN ALL 4 OF THE FOLLOWING SERVICES WITH LA TERRE FEDERAL CREDIT UNION:

- ✓ SHARE DRAFT/CHECKING
- ✓ DEBIT CARD
- ✓ ONLINE BANKING
- ✓ ONLINE BILL PAY

IMPORTANT NOTICE ABOUT YOUR ACCOUNT

We strictly prohibit the use of your accounts to conduct any transactions involving unlawful Internet gambling or any other illegal activity. This includes accepting or receiving any funds or deposits to your accounts from unlawful Internet gambling or other illegal activity. If you have any questions, please call us at 985-873-4609 or 866-865-3636.



Congratulations

to our

“Get in the Game!”

National Credit Union

Youth Week

\$100 Winner

Hayden Stoot

***Open an account today for your children
or grandchildren.***

Membership is for a lifetime!



Our 40th Annual Credit Union Membership

Meeting was held on March 24th, 2010. We had over 100 members in attendance!

The results of the board elections for the five (5) expiring terms were announced. All five (5) members were re-elected. They are as follows:

***Lonnie Arceneaux,
Mike Ellis, Terri
Hebert, Paul A. Labat
and Diane Yeates***

Gifts, refreshments and door prizes were given out. The winners of our 2010 door prizes are:

***Kelvin Stovall, Sherry
Boudreaux, Jessica
Johnson, Kenneth
Wallis, Sharon Prejean,
Michele Melancon, CJ
Lyons, Kristy Vincent,
Derrick Miller, Clarissa
Lawson, Lori Cadiere
and Sheila Rhodes.***

Congratulations to all of our winners! We look forward to seeing you at next years' Annual Membership Meeting.



HURRICANE PREPAREDNESS

Each year when calendars roll to June 1st, the thoughts of ***hurricane preparedness*** are on the minds of the residents of South Louisiana and the Gulf Coast Region.

At *La Terre Federal Credit Union*, emergency preparedness is a joint effort between the credit union and our members. We know how important it is to have convenient and secure access to your account information and be able to obtain cash easily. We have services in place that will allow members remote access to their money and account information 24 hours a day, seven days a week, including: *Online Banking service, ATM and/or Debit cards, and Share Draft (Checking) Accounts.*

In preparation for hurricane season, we recommend that you be sure to:

- Order a supply of personal checks
- Register for Online Banking and/or activate Online Bill Payment
- Order ATM or Debit cards well in advance
- Confirm ATM and/or Debit card expiration dates, PIN's, and activate your cards
- Locate and verify account number, username, and passwords
- Apply for a credit union Line of Credit or request an increase to existing credit line
- Sign up for direct deposit of payroll checks
- Verify and pack contact phone numbers and website addresses

We will post information on our website to keep members informed about the credit union. Log on to www.laterrefcu.org to access Online Banking, Online Bill Payment, and for notices regarding credit union services and operations.

To assist you and your family in developing an emergency plan, an Emergency Preparedness Brochure is available on the credit union's website and in the credit union lobbies.