



NEWS CONNECTION

October 2008

TGMCE FEDERAL CREDIT UNION AND FIRST INDUSTRIAL FEDERAL CREDIT UNION ANNOUNCE MERGER

The Board of Directors of TGMCE Federal Credit Union and First Industrial Federal Credit Union are pleased to announce that on September 30, 2008, TGMCE Federal Credit Union merged the assets and all share accounts currently held by First Industrial Federal Credit Union into its operations.

We believe this planned merger adds convenience to the members of both credit unions. Once all member accounts have been converted to the TGMCE FCU data processing system, members will be able to access either location, a worldwide network of ATMs, and online service. Members will also benefit with the introduction of new products and services.

First Industrial FCU has adopted the TGMCE Federal Credit Union charter and will operate under the TGMCE Federal Credit Union name. Both credit unions are based in Houma, Louisiana, and the two existing credit union locations remain open to service the members. As a result of the merger, the credit union has assets of nearly \$20 million and serves more than 6000 members. We are pleased to be the largest asset size credit union to have its main office located in Terrebonne Parish.

The actual conversion of First Industrial FCU members' accounts to TGMCE FCU's systems will happen on Monday, November 3, 2008. To allow for the data processing conversion, both credit union locations will be closed and members may not have access to the On-line Banking on that day. Until the data processing system changes are complete, please continue to access your account through your current credit union location and website.

TGMCE Federal Credit Union is committed to providing members with exceptional service. If you have any questions, please contact us by calling either credit union location.



Stormy weather or not, a Debit Card is convenient for easy access to your money!!

We realize how important it is for you to have access to the funds in your credit union account. Now is a great time to take advantage of the convenient service that we provide with a Share Draft (checking) Account and Debit Card from our credit union. It's great for members because they can write checks or use their Debit Card for convenient 24/7 access.

Present the Debit Card at the time of purchase and the amount is automatically deducted from your share draft (checking) account.

Having a TGMCE Federal Credit Union Debit Card:

- eliminates the need to carry large amounts of cash
- allows purchases at merchant locations that accept Visa®
- distributes cash back at participating merchant locations

- works as an ATM Card for withdrawals from savings or checking at ATM locations on the Visa®, Plus, Pulse, and Interlink networks worldwide
- details transactions on your monthly statement

Withdrawal transactions can be conducted without a fee charged at these two convenient ATM locations:

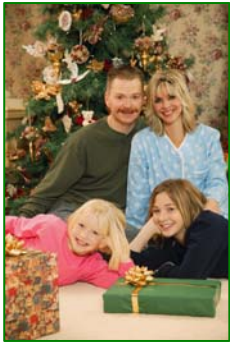
- the lobby of TGMC - 8166 Main Street - Houma
 - the Whitney Bank 'drive thru' - 7910 Main Street - Houma
- Fees apply for other types of transactions and at other locations.*

Members can check balances and transfer funds between checking and savings. You can use your debit card with your PIN or your signature at merchants and your debit card can be used safely for online purchases.

Stop by our office to open an account – it only takes minutes

Deposits Made Easy!!

Direct Deposit (ACH) is the most convenient method for making your credit union deposits. Your paycheck goes directly into the account on payday. It is the easiest and safest way to manage your money. You can also make deposits in person, by mail, or through payroll deduction.



MAKE YOUR HOLIDAYS EXTRA HAPPY

Get extra cash or an auto loan!
Limited time only!

Holiday Loans up to \$2500.00
Terms up to 12 months

Rates as low as 5.75% APR* on New Autos

To apply, call or stop by the credit union.

*APR – Annual Percentage Rate. Loan amounts and rates may vary based on individual credit history and are subject to change.

**Attention First Industrial FCU
Christmas Club members!**

Christmas Club funds will be transferred into your regular share account on November 5th.

- Convenient – transfer funds to a share draft account and use your new VISA Debit Card
- Flexible – make withdrawals as needed
- Faster – no waiting, available immediately
- Safer – no risk of checks lost in the mail

Notify us before October 25th to have your check mailed.

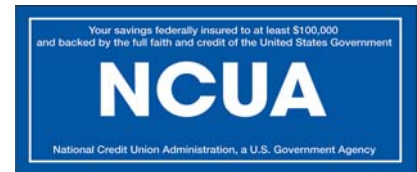
**NEW FEATURES AND NEW LOOK
ON OUR WEBSITE**

TGMCE Federal Credit Union has upgraded its website. Whether it is vacation or evacuation, whether from your home or the office, you can access your account and credit union information from the nearest computer.

Visit us at www.tgmcefcu.com to check out our 'new look' and experience the 'enhanced services' provided with our Online Banking.

Members who previously set up a User ID and password for account access will need to log on to the new website and register for account access again. If you have not registered to use Online Banking, please contact our office for assistance.

First Industrial FCU account owners will continue to access their Online Banking at www.firstindustrialfcu.org until the member account conversion on November 3, 2008.



We're celebrating a special day, and you are part of it. Join us October 16th to celebrate International Credit Union Day with this year's theme "My Credit Union: It Belongs to Me." Stop by either of our locations and you will receive a celebration gift. We look forward to seeing you.

International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement – along with those who own it.

We want to take this opportunity to thank you for being an important part of TGMCE Federal Credit Union. It is members like you who help to make up this truly special organization. You own your credit union, and we are here to serve you.



Holiday Closings

- Columbus Day - Monday, October 13th
- System Conversion - Monday, November 3rd
- Veterans Day - Tuesday, November 11th
- Thanksgiving Day - Thursday, November 27th
- Christmas Day - Thursday, December 25th
- New Year's Eve - Wednesday, December 31st
- New Year's Day - Thursday, January 1st

Location

Main Office

880 Belanger St
Houma, LA 70360

Address

P O Box 6037
Houma, LA 70361

Contact Information

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

www.tgmcefcu.com

Hours of Operation

Monday – Friday
9:00 a.m. – 3:00 p.m.

First Industrial Branch

101 Glynn Ave.
Houma, LA 70363

Station 1 Box 10241
Houma, LA 70363

Office-----985-872-2836
Toll Free Number--1-800-340-9533
Fax-----985-868-6265

www.firstindustrialfcu.org

Monday – Thursday
9:00 a.m. – 5:00 p.m.
Friday
9:00 a.m. – 4:30 p.m.