



NEWS CONNECTION

1st Quarter 2009



39th ANNUAL MEMBERSHIP MEETING

Sweet Treats, Member Gifts and Door Prizes!!

The 39th Annual Membership Meeting and Board of Directors' election is scheduled for March 25, 2009 at 2:30 PM. The meeting will be held in the TGMC Cafeteria, 8166 Main St., Houma, Louisiana. All credit union members are invited to attend.

The nominating committee has selected candidates for the expiring terms on the Board of Directors. The following members have been nominated for three-year terms:

JOHN SONNIER – John Sonnier is Registration Supervisor for Admissions and has been employed with TGMC for 22 years. In 1990, John began volunteering for our credit union as a member of the Supervisory Committee and was chairman of the committee for 5 years. John has served for the past 5 years as Membership Chairman on the Board of Directors.

DEAN VERRET – Dean Verret has been employed with TGMC for 13 years and currently is the Vice President of Financial Services. He has been on the credit union's Board of Directors since 2002 serving as the Vice President for three years and currently as the Board Chairman.

Members who are interested in running for the Board of Directors may have their names placed on the official ballot by submitting:

(1) a petition signed by at least 20 voting members, (2) a list of your qualifications and biographical data, (3) a signed statement that indicates your willingness to serve if elected. All information must be received by the nominating committee chairperson, Terri Hebert, no later than February 4, 2009. Mail to – Terri Hebert, TGMCE Federal Credit Union, P O Box 6037, 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.

Join us for ice cream, receive a member gift and enter the drawing of four \$25.00 door prizes.

The credit union offices will close at 2:00 pm on March 25, 2009 to allow our credit union staff to attend the membership meeting.



The Search is on for our 'New' Name

Our credit union members are excited about last year's merger of TGMCE Federal Credit Union and First Industrial Federal Credit Union. With the merger, we are searching for a new name to better reflect the 'new' credit union that we have created.

We are asking you, the 'member owners', to suggest a new credit union name that better reflects the membership we serve, our philosophy, and the mission of our credit union.

If you have an idea to offer for our 'new' name, contact us at 985-873-4609, send us an email at tgmcefcu@hotmail.com, or mail in your suggestion to P. O. Box 6037, Houma, LA. 70361

Our board of directors is looking forward to your input.



We want to be Your Personal Source for Loans

TGMCE Federal Credit Union will work to get you the type of loan that will fit your needs.

Request a **Line of Credit** loan for a pre-approved personal loan with established loan limits to provide liquidity and flexibility when you need it.

***Borrow with no collateral
Generous lines of credit available
Quick approval process***

***Access funds up to the limit without re-applying for each advance
Borrowing power is replenished as the loan is repaid***

Contact our loan officers to discuss the many options you have for borrowing money.
Vehicle financing is also available at terrific rates!

Important information about Federal Regulation D and what members need to know.

Do you use your savings account like a checking account? Regulation D affects you by limiting certain withdrawals and transfers. Deposits are categorized under two general account types, **transaction account** and **non-transaction account**:

- Regulation D defines a **transaction account** as one that allows unlimited third-party transfers and does not impose early withdrawal penalties. **Share Draft/Checking Accounts are transaction accounts.**
- Regulation D identifies all other accounts as **non-transaction accounts**. **Regular Share Savings Accounts, Christmas Club Savings, Vacation Club Savings, Special Savings and Share Certificate Accounts are non-transaction accounts.** The regulation does not permit more than six electronic withdrawals or transfers per calendar month for these accounts.

LIMITED Electronic Withdrawals for Non-Transaction Accounts:

- Automatic transfers to other accounts (share to share)
- Preauthorized or automatic payments to a third party (ACH withdrawals)
- Online banking transfers
- Telephone Teller 'Audie' transfers
- Transfers done over the phone with a Member Service Representative (including wire transfers)
- Overdraft transfers
- Point of Service (POS) transactions

UNLIMITED Electronic Withdrawals for Non-Transaction Accounts:

- Withdrawals or transfers done in person at one of our office locations
- Cash withdrawals at an automated teller machine (ATM)
- Transfer requests made at an ATM
- Withdrawals (made payable to "self") using Telephone Teller
- Withdrawals (made payable to "self") requested by phone through a Member Service Representative
- Automatic loan payments made on a TGMCE Federal Credit Union loan
- Withdrawals requested by mail

Any transfer requests (including overdraft transfers) that are received after you have exceeded your limit of six will be rejected. In addition, any ACH debits that are received after the limit has been exceeded will be returned for insufficient funds.

Tips to help avoid exceeding Regulation D limits on non-transaction accounts:

- Make recurring electronic payments from your share draft/checking account instead of your savings.
- Monitor the balance in your share draft/checking account and keep sufficient balances to avoid overdrafts.
- Perform transfers (including wire transfers) at an ATM or in person at one of our office locations.

Federal Reserve Regulation D is a directive of the government, not of your credit union.

If you have any questions, please contact our office at **985- 873-4609** or **1-866-865-3636** during our regular business hours.

Coming Soon!! On-line Bill Payment Service

TGMCE Federal Credit Union makes paying your bills easy with our On-line Bill Payment Service. Instead of writing checks and buying stamps, you can set-up payments almost anywhere you have internet access. You can also receive and pay bills, schedule recurring payments, and track payment history. This FREE service is open to all TGMCE Federal Credit Union members with a valid TGMCE Federal Credit Union Share Draft /Checking account.

Features:

- Pay anyone, anytime, anywhere in the United States. You can pay anyone from your mortgage lender to your exercise gym.
- Set up automatic payments, such as a car or mortgage payment.
- Schedule single payments in advance.
- Track payments online.
- Set up bill reminders.



Do you know you can use your debit card the same way you use a credit card when shopping?

When checking out, a sales clerk usually asks if you're using debit or credit. And if you're using your debit card, you probably say debit.

But our credit union debit card bears a major credit card company logo, which means you can choose credit when asked. The money still comes directly out of your share draft/checking account.

It is more secure because credit transactions require a signature, which protects against fraud.

Share Draft/Checking with your needs in mind.

Our convenient services make accessing your money even easier. Sign up today for a Share Draft/Checking account that offers:

- ✓ check privileges
- ✓ duplicate checks (carbonless copies)
- ✓ VISA Debit Card with ATM access
- ✓ Direct Deposit
- ✓ payroll deduction
- ✓ numerous check designs that fit your lifestyle
- ✓ On-line Banking with Bill Payment Service (coming soon)
- ✓ telephone banking audio response system, 'Audie'

As a service to protect our members, the credit union also provides overdraft protection. If you should happen to fall short in your account, we will look in your Share Savings to see if there are sufficient funds there to cover your check(s). If so, an automatic transfer is made from your savings to cover the check(s), up to the Reg D limitations. There is a nominal \$5 fee per transfer for this service.

Use our VISA Debit Card instead of writing a check to make purchases. You can even get cash back at participating VISA merchants. Also at ATM locations use the card to:

- withdraw cash
- verify balances
- transfer funds between your Regular Share Savings and Share Draft/Checking Accounts

Member must qualify for Checking Account. Please check with a Member Service Representative for program eligibility requirements.

PRIVACY POLICY DISCLOSURE

TGMCE 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, TGMCE Federal Credit Union PO Box 6037, 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 TGMCE 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 —

TGMCE 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 NCUSIF, operated and managed by the National Credit Union Administration (NCUA), protects the combined balances in your regular savings, club savings, certificates and share draft/checking accounts up to at least \$250,000. For a detailed overview of all available types of coverage offered by the NCUSIF, visit www.ncua.gov or stop by either of our branches for your copy of "How Your Accounts Are Federally Insured".

HOLIDAY CLOSINGS

January 19th - Martin Luther King Day

February 16th - Presidents' Day

February 24th - Mardi Gras Day

March 25th - Membership Meeting at 2:30 PM

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

Get a Ride from Us - Vehicles for Sale



2005 Toyota 4 Runner
Fully Loaded V-6 Utility 4D
Mileage: 59,571
\$12,450.00 or best offer

2005 Dodge Durango
Fully Loaded ½ Ton V-8 Utility 4D Limited
Mileage: 69,127
\$9,400.00 or best offer

100% financing at 4% for up to 48 months on credit union repossessions for qualified buyers (must be a credit union member to finance with us). We will pay \$50.00 to anyone who refers a buyer. We reserve the right to refuse all offers.

Location
Downtown Office
880 Belanger St
Houma, LA 70360

Eastside Office
101 Glynn Ave.
Houma, LA 70363

Address
P O Box 6037
Houma, LA 70361

Station 1 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
Audie-Audio Teller---985-873-4609

www.tgmcefcu.com

Hours of Operation
Monday – Friday
9:00 AM – 3:00 PM

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