



La Terre
Federal Credit Union

NEWS CONNECTION

2nd Quarter 2009

We have a 'New Name'!!!

During the past several months, we have instituted numerous dynamic changes. Along with a merger, new products and services, an additional location and some friendly new faces, we have also changed our name.

The credit union is now 'La Terre Federal Credit Union'.

'La Terre', French for 'The Earth', refers to our past, reflects our philosophy, and represents our future.

Refers to our past when we started by serving members throughout Terrebonne Parish (Terre) in Louisiana (La).

Reflects our credit union philosophy of no matter where on earth our members might be, we are 'people helping people'.

Represents our future with a rock solid commitment to serve the evolving financial needs of our membership.

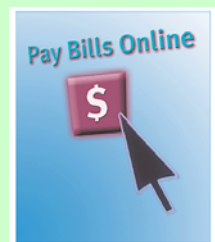
Thanks to everyone who offered a suggestion for our name change. We appreciate your input.

Look for us online at www.latterfcu.org.

We have a 'New Service'!!!

Online Bill Payment - and it's free!

Our online electronic bill payment service is available for you to pay your bills from your La Terre Federal Credit Union share draft/checking account via your personal computer. Sign up for this convenient service that makes it simple to pay your bills, while saving you time and money.



This hassle free service is designed for you to easily schedule recurring payments, pay your bills on time, set-up alert reminders, view payment history, and much more - all done electronically on our website.


If you don't have a share draft/checking account with La Terre Federal Credit Union, it is not a problem. Simply stop by either of our locations and open your share draft/checking account. We accept direct deposit, offer a debit card, and provide online banking.

Start today and eliminate the nuisance of writing checks, purchasing stamps, and mailing your payments.

Here's an application to have available for the next time you want to apply for a loan.

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>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.</p> <p>Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant Box.</p> <p>Guarantor: Complete the Other section if you are a guarantor on an account/loan.</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.		
ACCOUNT/LOAN: <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT		
AMOUNT REQUESTED: \$		PURPOSE/COLLATERAL:
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:		
Mortgage Balance: \$		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: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> 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:		
Mortgage Balance: \$		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. 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.		
Applicant's Signature	Date	Other Signature
		Date

An incomplete or unsigned application may delay loan processing.

Whether you have **BIG PLANS** or **small plans**, we can help.

Are you thinking of.....

Paying for school tuition for you or your child?

Purchasing a car?

Buying a boat, motorcycle or travel trailer?

Starting a home improvement project?

Financing a wedding?

Taking a vacation?

Consolidating your bills?

We have a loan to help you put your plans into action. Submit the loan application located on page two and contact our loan officers to discuss the many options you have for borrowing money.

Save on Chrysler, Dodge and Jeep Vehicles

Getting revved up to buy a new car?
Your credit union has teamed up with Chrysler to bring you a great deal on new Chrysler, Dodge and Jeep vehicles. Chrysler recently announced their new Employee Pricing discount.

As a credit union member, you can save up to an additional \$1000

through cash allowances* when you finance your auto loan with La Terre Federal Credit Union, depending on which vehicle you choose.

Plus, if there are other incentives on your model, you will get those as well! Talk to our loan officers to get pre-approved before you head to the dealer.

Go to www.lovemycrreditunion.org for complete details including a list of qualifying vehicles and incentives.

To qualify for the Credit Union Member Cash program, simply let your Chrysler, Dodge or Jeep dealer know you are financing your new vehicle through your credit union.

*Cash Allowance varies by model and model year. Not all vehicles qualify. See dealer for details. Consumer must purchase or lease an eligible Chrysler vehicle through a franchised Chrysler, Dodge or Jeep dealer and finance this vehicle through a participating credit union by 6/30/2009 to qualify for the cash allowance.

National Credit Union Youth Week

April 19th -25th

Inviting anyone under age 18 to register to win a \$100 prize drawing. Open an account or make a deposit. Be part of the magic.



THE MAGIC OF SAVING
The Magic of Saving Challenge

Kids, are you successful savers? Save regularly, and—abracadabra—you'll reach your goals. Make saving at the credit union a habit this April to bring a little magic to your money.

Make a deposit to your account (or open a new one) during the month of April to participate in the National Youth Saving Challenge™. Ten young savers will be selected nationwide to each win \$100. (Must be under age 18 to participate.)

A Social Security card and/or ID is needed to open an account.

Anyone under age 18 who visits La Terre Federal CU during regular business hours in April may enter to win \$100 drawing (with parental permission).

Limit one entry per person.

Fraud Advisory

We want to make you aware of an e-mail based card scam where consumers have been falsely notified that their Visa cards may have been compromised due to fraudulent activity.

No financial institution will request account, card or PIN information over the phone or via e-mail. Any time that information is requested, you should alert your financial institution of a potential scam.

We are Egg-cited about Online Banking!



Making sure your money is where it's supposed to be, when it's supposed to be there, is getting simpler all the time with online banking.

Online banking services allow you to:

- monitor your money
- move your money between accounts
- track transactions
- go online to retrieve a current statement
- set up account alerts online

Get connected to online banking and begin accessing your credit union account information 24/7.

Get a Tuition Loan at La Terre Federal CU

This loan is popular with members who send their children to private schools. A one year term insures the loan is paid in time for the next school year.

Rates are as low as 7.5% APR*.

Your signature is your collateral.

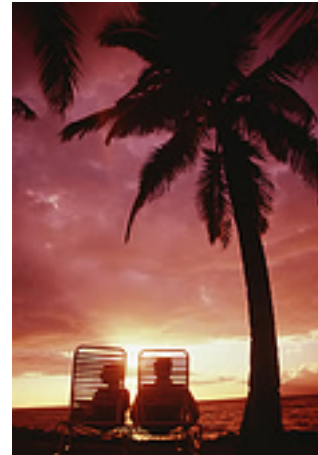
Funds are available the same day of closing.

Payroll deduction makes it easy.

*APR – Annual Percentage Rate. Rates may vary based on individual credit history.

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".



You can save for that special vacation with a La Terre Federal Credit Union Vacation Club account.

- No monthly fees.
- Dividends are compounded and posted quarterly.
- Deposits can be made through payroll deduction and direct deposit, ACH, Online Banking, by mail and in person.

Vacation Club savings will be deposited to your regular share savings account on May 1st. Notify us by April 15th to have your check mailed.



HOLIDAY CLOSINGS

May 25th - Memorial Day

July 3rd - Independence Day Observance

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. Online banking is available 24/7.

Location
Downtown Office
 880 Belanger St
 Houma, LA 70360
Non-cash location

Eastside Office
 101 Glynn Ave.
 Houma, LA 70363
Cash location

Address
 P O Box 3613
 Houma, LA 70361

Station 1 Box 10241
 Houma, LA 70363

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

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

www.latterrefcu.org

Hours of Operation
 Monday – Friday
 9:00 a.m. – 3:00 p.m.

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