



NEWS CONNECTION

2nd Quarter 2010

Due to Popular Demand the
40th Year Anniversary 'Celebration Special' Continues

4.50% APR*

As low as

Finance up to 100% cost of vehicle, tax, title, warranty and GAP.



Before you shop for your next new car, boat, motorcycle, truck or RV, check with the credit union and get your loan pre-approved.

We can outfit you with a low interest rate loan and money to plunk down. That takes some of the pressure off when bargaining begins at the dealership. You can tell the salespeople you have cash.

*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 \$20.63 per \$1000.00 borrowed at 4.50% APR for 60 monthly payments, including acceptance of credit disability and credit life insurance protection. Limited time only.

Exclusive Discounts for La Terre Federal Credit Union Members on GM and Chrysler Vehicles

American		American	
Values.		Savings.	

Going the Extra Mile to Save You Money.
Exclusive Discounts for Credit Union Members!
 Drive away with amazing discounts on GM and Chrysler vehicles and a low loan rate from your credit union.
 Visit www.LoveMyCreditUnion.org for details and talk to a Member Representative today!

www.lovemycreditunion.org

Credit unions are equal opportunity lenders. 081209

Thanks to our partnership with **Invest in America**, La Terre Federal Credit Union has two ways for our members to save on a new vehicle. First, Chrysler and GM are offering **valuable discounts** on most new vehicles. Depending on which vehicle you choose, you could drive away **saving thousands of dollars!** Second, our members can save big with **great low loan rates** when you finance your new vehicle through our credit union.

Just visit www.lovemycreditunion.org to get the details on Chrysler and GM's terrific offers. Follow the links to learn how to get your discount. Saving is that simple.

Take advantage of rates as low as

4.0% APR*!!!


Apply for your Personal Loan up to \$5000.00 in addition to the existing loan amount limits. No pledge of savings is required, and take up to 18 months to repay. Better hurry - this is a limited time offer.

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 \$5.74 per \$100.00 for \$5000.00 borrowed at 4.0% APR for 18 monthly payments.

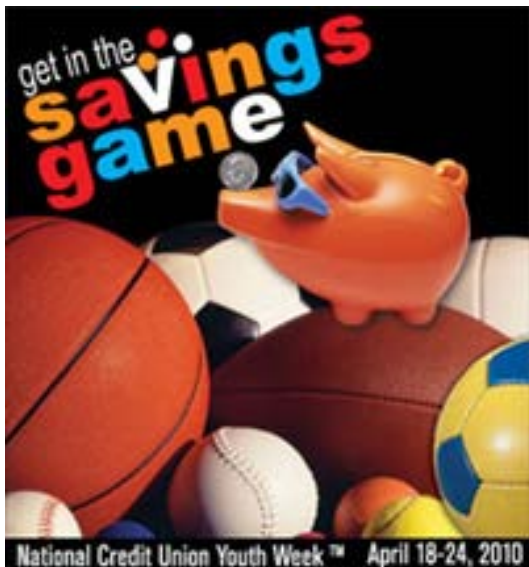
Use this loan application to request your loan with La Terre Federal Credit Union.

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. 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:
Current street address:		Business phone:
City:	State:	ZIP Code:
Years at this address:	Driver's License Number:	E-mail:
State:	State:	
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: Married Applicants residing in a Community Property state must complete this section.		
<input type="checkbox"/> Spouse <input type="checkbox"/> Co-Applicant (Joint Credit) <input type="checkbox"/> Guarantor		
Name:		Account number:
Date of birth:	SSN:	Phone:
Current street address:		Business phone:
City:	State:	ZIP Code:
Years at this address:	Driver's License Number:	E-mail:
State:	State:	
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.



Get in the Game!
National Credit Union Youth Week
April 18th - 24th
Register to win \$100

Make saving at the credit union a habit this April and join the saving team.

During the month of April, visit the credit union to:

- make a deposit to your account
or
- open a new account
to register for the \$100 drawing.

Must be under age 18 and must have parental permission to participate. Limit one entry per person. A Social Security card and/or ID are needed to open an account.

One thing you can count on is low rates on Tuition Loans

Members who send their children to private schools look to La Terre Federal Credit Union to save money on the cost of their children's education.



- Rates as low as **7.5% APR***
- **\$500.00** additional per student to cover supplies and extras
 - Flexible terms - 12 month repayment plan
 - Tuition loans available anytime during the year
- Easy payment options - including payroll deduction, direct deposit or electronic payments

Tell other members about our tuition loans - they will be glad that you did!

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 \$8.68 per \$100.00 borrowed at 7.50% APR for 12 monthly payments.

Put a little aside each payday for your Vacation!

Open a Vacation Savings Club Account. Deposits can be made through payroll deduction, direct deposit, ACH, Online Banking, by mail and in person.
 Save now for the vacation that you have earned.

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.





Free Online Bill Payment Service

Tired of writing out the same checks each month, only to find yourself scrambling to the post office to get them mailed in time? La Terre Federal Credit Union's electronic Online Bill Payment service is faster and easier than writing and mailing paper checks.

- Pay anyone you would normally pay with a check
- Schedule one-time or recurring payments
- Set up payment reminders
- Free with your La Terre checking/share draft account

The best part--once you've entered whom to pay bills to, you'll never have to enter that information again. Why not give our 'Online Bill Pay' a try? Visit us today and get started. Say goodbye to those gummy postage stamps-you won't need them anymore.

Be 'Counted' not 'Conned'

With the U.S. Census process beginning, the Better Business Bureau (BBB) advises people to be cooperative, but cautious, so as not to become a victim of fraud or identity theft.

Households will be contacted by mail, telephone, or visited by a U.S. Census worker who will inquire about the number of people living in the house. Unfortunately, people may also be contacted by scammers who are impersonating Census workers in order to gain access to sensitive financial information.

How do you tell the difference between a U.S. Census worker and a con artist?

A U.S. Census worker will have a badge, a handheld device, a Census Bureau canvas bag, and a confidentiality notice. Ask to see their identification and their badge before answering their questions. However, you should never invite anyone you don't know into your home.

While the Census Bureau might ask for basic financial information, such as a salary range, they will not ask for Social Security, bank account or credit card numbers, nor will employees solicit

donations. Census workers will not contact you by e-mail, so be on the lookout for e-mail scams impersonating the Census. Never click on a link or open any attachments in an e-mail that is supposedly from the U.S. Census Bureau.

For more information visit www.census.gov.

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency

HOLIDAY CLOSINGS

May 31st – Memorial Day
July 5th – Independence Day Observance

Our services are still available even when our offices are closed for the weekend or in observance of legal holidays.

Use your La Terre Federal Credit Union ATM Card at ATM's, and your Debit Card at participating merchant locations or ATM's.

Access your account information 24/7 with our Online Banking service – www.laterrefcu.org

<u>Location</u>	<u>Address</u>	<u>Contact Information</u>	<u>Hours of Operation</u>
<i>Downtown Office</i> 880 Belanger Street Houma, LA 70360	P O Box 3613 Houma, LA 70361	Office-----985-873-4609 Toll Free Number- 1-866-865-3636 Fax-----985-850-6184	Monday – Thursday 9:00 AM – 5:00 PM Friday 9:00 AM – 4:30 PM
<i>Eastside Office</i> 101 Glynn Avenue Houma, LA 70363	P O Box 10241 Houma, LA 70363	Office-----985-872-2836 Toll Free Number--1-800-340-9533 Fax-----985-868-6265 Website----- www.laterrefcu.org	Monday – Thursday 9:00 AM – 5:00 PM Friday 9:00 AM – 4:30 PM