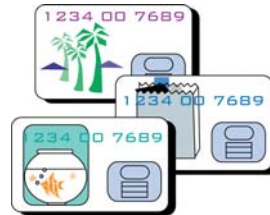


ANNOUNCING NEW CREDIT UNION SERVICES!!
Share Draft (checking) Accounts and Debit Cards



Members can now open share draft (checking) accounts at the credit union!



We love our debit cards!

Our share draft program has benefits that members have been waiting for:

- Unlimited check writing
- Free VISA debit card
- Overdraft protection from shares
- Easy record-keeping with detailed monthly statements
- Convenient duplicate checks
- Online check reordering
- Low minimum opening deposit of \$50
- Monthly fee waived on accounts with direct deposit of payroll or if the account balance stays above \$500 for the entire month

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.

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

Why members are using debit cards in record numbers:

- Looks like a credit card, but the money is automatically deducted from your share draft account
- Eliminates the need to carry 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

Convenient 24/7 Access!!

'Free' transactions can be conducted at two convenient ATM locations, one in the lobby of TGMC and the other in the Whitney Bank 'drive thru' at 7910 Main Street, Houma. 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.

Certificate Laddering: A Strong Alternative for Your Savings

You've accumulated a substantial amount in your share savings account and are thinking of shifting the funds into share certificates to earn higher interest. Here's your dilemma: Do you put your money in longer-term certificates to get the highest rate, or do you invest in shorter-term certificates to keep your money more readily accessible even if it means settling for a lower rate?

"Laddering" is a strategy that lets you have it both ways. Say you have \$3,000 to invest in certificates. You put \$1,000 each into certificates that mature in 6 months, 12 months, and 18 months. Six months later, your first certificate matures, yielding you \$1,000 plus dividends earned. If you need the money, cash in the certificate. If not, reinvest in a new 18-month certificate at a higher dividend rate.

Six months later, the original 12-month certificate matures. Again, if you don't need the money, you reinvest in a new 18-month certificate.

By the end of the eighteenth month, all your money is earning at the eighteen-month rate. Yet a certificate matures every six months, so you can tap into the cash if you need it. Laddering gives you both bigger savings and the advantage of maintaining access to your money.

You can ladder to best meet your financial needs. For more information or to start your certificate ladder, contact your credit union staff at 985-873-4609.

Members are borrowing up a **STORM!**

If you have not made a loan at the credit union recently, check with us right away. We have increased members' borrowing power, enabling members to qualify for higher limits and more loans.

Which loan do you need?

- **Back to School**
- **Summer Vacation Special**
- **New or Used Vehicle**

Hurricane Season Has Arrived

Don't wait for an emergency.

A share draft (checking) account with direct deposit and a VISA debit card at the credit union makes access to your account convenient no matter where you are. Sign up today.

Visit our website.

Become familiar with our website now, visit us at www.tgmcefcu.com.

Use your account number and PIN to setup an **Access ID and Password.**

If you evacuate, take our website address and the information you will need to access your account.

There may be limited or no access to the telephone audio response system.

Please prepare to access your account online.

Attention Shoppers!!

Why wait any longer? Get your Christmas Loan now!!
Beat the crowds and shop early.



Attention Christmas Club members!

Christmas Club funds will be transferred into your regular share account on October 1st.

- **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 September 15th to have your check mailed.

Office Location

880 Belanger St
Houma, LA 70360

Mailing Address

P O Box 6037
Houma, LA 70361

Contact Information

Office-----(985) 873-4609
Toll Free Number---- (985) 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.

Holiday Closings

July 4th
September 1st

Farewell to Retiring Manager

Credit Union members, board of directors and staff joined together in May to extend a fond farewell to Valerie Dupre, our longtime credit union manager.

Valerie began working at our credit union in 1978 and had a successful career working in the credit union industry for more than three decades. She looks forward to devoting more time to her family and many interests.

We thank her for years of dedicated service and wish her a long and happy retirement. She will certainly be missed.

Crystal Marks is named Chief Executive Officer of TGMCE Federal Credit Union.

Crystal joined the credit union management team in December 2007. She has built an impressive career in credit unions with vast experience implementing member-friendly products and services. We are fortunate to have her talent and expertise in our credit union.



TALK IT UP!

Spread the word about credit union membership.

Your co-workers and family members may be eligible to join our credit union.

Have them call us regarding our credit union services.

Remember you don't have to leave TGMCE Federal Credit Union when you leave your job – once a member, always a member.

