

Wishing you a 'Special' Summer!!

Summer brings its own set of special events and special needs. To assist our members, we are offering numerous specials so you can handle the expense of your summer essentials.

New Vehicle Special!

Rates as low as...

4.50% APR *

Up to 60 months financing

Offer valid for current and prior year vehicles

Limited time only



Relaxed Rate Summer Loan Special!

Rates as low as...

6.00% APR*

Personal Loan

Up to 12 months repayment

Limited time only



Vacation Loan Special!

Borrow up to...

\$2500.00

Up to 12 months repayment

Amount available in addition to regular loan limits

Now through August 31, 2009



Christmas in July!

Borrow up to...

\$2500.00

Up to 12 months repayment

Amount available in addition to regular loan limit

Now through December 23, 2009

Other terms and rates are available. *Annual Percentage Rate (APR) will be based on a review of individual credit performance and can include possible discounts for which you must qualify. APRs may change without notice. We do business in accordance with the Equal Credit Opportunity Act.

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
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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.

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.

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: **INDIVIDUAL** **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: **Co-Applicant** **Spouse** **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 _____
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An incomplete or unsigned application may delay loan processing.



*Congratulations to our
'Magic of Savings Challenge'
\$100.00 Winner
Sean J. Smith*

Credit union members under 18 years of age deposited savings in the amount of \$4489.51 during our April contest. Open an account today for your children or grandchildren. Membership is for a lifetime.

ATM Cards available in July

Even if you do not have a La Terre FCU Share Draft/Checking account, members can apply now for an ATM Card that can withdraw cash from their primary Share Savings Account through an ATM.

- Check primary Share Savings account balance.
- Withdraw from your primary Share Savings account from ATM's where you see the Plus or **pulse®** logo.
- Make convenient withdrawals when you are out of town or away from our office locations.
- Stop waiting in line on payday to make a withdrawal.
- Eliminate waiting for a check to be mailed to your home.



Get Connected!

OnLine Banking is simple, quick and easy. View account information at your convenience, request a check, monitor transactions, move money between accounts, and even retrieve a current statement - all this and more with our OnLine Banking service.

Whether it is a necessity for you to be able to conduct business away from our office or it just may be more accommodating for you, our OnLine Banking can keep you connected to your account. Contact our office to sign up today!



PAYING BILLS MADE EASY

Don't spend time writing checks and buying stamps. Use our free OnLine Bill Payment Service to schedule one time and recurring payments, track payment history and set up bill reminders.

Open your La Terre Federal Credit Union Share Draft/Checking account with free OnLine Bill Payment Service and start paying your bills on line right away.

Complete your account package with our VISA® Debit Card for access to funds in your Share Draft/Checking account 24 hours a day. Your Debit Card allows purchases and distributes cash back at participating merchant locations that accept VISA®. It also works as an ATM card for making withdrawals from savings and checking at ATM locations on the VISA® ,Plus, **pulse®**, and Interlink networks.



Preparing for hurricane season requires planning in advance.

The emergency plans for your family should address how to handle financial needs that may arise due to a hurricane or other disaster. Now is the time to be sure that you will be able to access your credit union account.

When preparing for emergencies be sure that you:

- Order a supply of personal checks
- Register for OnLine Banking
- Order ATM and Debit Cards well in advance
- Confirm ATM and Debit card expiration dates and PIN's and activate your cards
- Locate and verify account numbers, access codes, and passwords
- Apply for a credit union Line-of-Credit loan or request increase to existing credit line
- Sign up for Direct Deposit of payroll checks
- Activate OnLine Bill Payment
- Verify and pack contact phone numbers and website addresses

We will post information on our website to keep members informed about the credit union. Log on to www.laterrefcu.org to access OnLine Banking, OnLine Bill Payment, and for notices regarding credit union services and operations.

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

July 3rd –Independence Day Observance
September 7th - Labor Day
October 12th - Columbus Day

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. Access your account information 24/7 with our OnLine Banking.

Board Members Elected

Our 39th Annual Credit Union Membership meeting was held on March 25, 2009. During the meeting, Dean Verret and John Sonnier were elected to continue serving as members of the credit union's Board of Directors.

Members Win at Membership Meeting

We congratulate the winners of our eight \$25.00 door prizes: Angel Pellegrin, Michele Melancon, Delarion Dillard, Clarrisa Lawson, Sharon Carter, Cathy Clement, Charles Bonvillain and Sherry Boudreaux.

<u>Location</u>	<u>Address</u>	<u>Contact Information</u>	<u>Hours of Operation</u>
<i>Downtown Office</i> 880 Belanger St 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 – Friday 9:00 AM – 3:00 PM
<i>Eastside Office</i> 101 Glynn Ave. 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 www.laterrefcu.org	Monday – Thursday 9:00 AM – 5:00 PM Friday 9:00 AM – 4:30 PM