

# Picture this



Imagine what you could do with a Home Equity loan from Louisiana FCU. Stop dreaming and start doing.

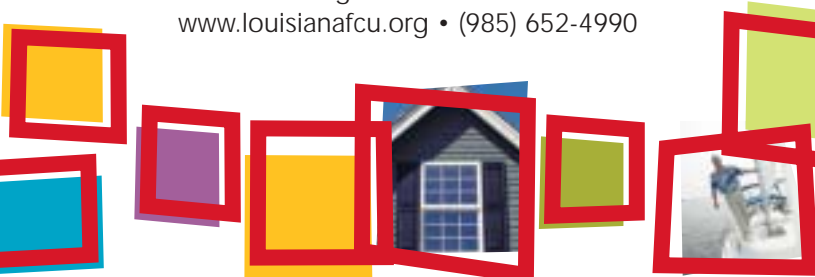
## Home Equity Rates

AS LOW AS

**5.75%** APR\* | **6.25%** APR\*  
 80% LTV • 5 year terms | 80% LTV • 10 year terms

- **No closing costs\*** (A \$800 value)
- **PLUS:** Take an additional **.25% off** for applying online—where you can get instant approval!
- **15 & 20 year terms** available.

Call, click, or come by **before June 30th** to take advantage of this limited time offer.  
[www.louisianafcu.org](http://www.louisianafcu.org) • (985) 652-4990



We're not fans of fine print—but we have to tell you: this offer expires 6/30/07. Not all members qualify for the lowest rate. Rates are based on individual credit. Contact the CU for details.

WE PUT OUR

# AUTO RATES ON A DIET.

Since the rest of the world was slimming down, we decided to put our auto rates through a little workout of their own:

Now until June 30th:

80% FINANCING:  
AS LOW AS

**6.00%** APR\*  
For 60 Months

100% FINANCING:  
AS LOW AS

**7.00%** APR\*  
For 60 Months

Don't forget: We're flexible: with terms from 24 months up to 84 months, we're sure to find a fit for you. Run, skip, or jog to Louisiana FCU before this offer expires.

Simply call, click, or come by before June 30th.

Nedra in our Compliance Department said to remind you that not all members qualify for the lowest rate. Rates are based on individual credit. The rate you see here includes a .25% deduction for direct deposit. Why stand in line to deposit a payroll check? Check out direct deposit and you'll save on your rate. Offer good thru 6/30/07.

### LOCATIONS

MAILING ADDRESS FOR ALL LOCATIONS:  
 P.O. Box 1956  
 LaPlace, LA 70069  
 (985) 652-4990  
 888-652-4990

**LaPlace Branch**  
 350 Belle Terre Boulevard

LOBBY HOURS:  
**Mon, Tues, & Fri.** 9 a.m.–5 p.m.  
**Wed.** 10 a.m.–5 p.m.  
**Th.** 9 a.m.–7 p.m.  
**Sat.** 9 a.m.–1 p.m.

DRIVE-THRU HOURS:  
**Mon–Fri.** 7 a.m.–7 p.m.  
**Sat.** 7 a.m.–1 p.m.

**Norco Branch**  
 1001 Third Street

LOBBY & DRIVE-THRU HOURS:  
**Mon, Tues, & Fri.** 9 a.m.–5 p.m.  
**Wed.** 10 a.m.–5 p.m.  
**Th.** 9 a.m.–6 p.m.

**Hammond Branch**  
 42162 Veterans Avenue

LOBBY & DRIVE-THRU HOURS:  
**Mon, Tues, & Fri.** 9 a.m.–5 p.m.  
**Wed.** 10 a.m.–5 p.m.  
**Th.** 9 a.m.–6 p.m.  
**Sat.** 9 a.m.–1 p.m.

**Reserve Branch**  
 136 West 10th Street  
*Effective June 1, 2007, the Reserve Branch will be permanently closing. Please visit the nearest branch in LaPlace located at 350 Belle Terre Blvd.*

**Call 24 Direct Line>>**  
 (985) 651-0024

**Find a CU Service Center near you>>**  
 800-919-CUSC

**Website>>**  
[www.louisianafcu.org](http://www.louisianafcu.org)  
**Email>>**  
[memberservice@louisianafcu.org](mailto:memberservice@louisianafcu.org)

### DATES TO REMEMBER

**Memorial Day, May 28th>>**  
 All branches closed

NON-PROFIT ORG.  
 U.S. POSTAGE  
**PAID**  
 MSU



**Louisiana Federal**  
 CREDIT UNION

P.O. Box 1956

LaPlace, LA 70069



APRIL  
 2007

**Louisiana Federal** **IN**  
 CREDIT UNION

YOUR CREDIT UNION'S QUARTERLY NEWSLETTER

# SIGHT



"Building lifetime relationships. Members are a big deal."

## Q&A

*"I have an account with Louisiana FCU, but don't live around a branch. How can I get money from my account?"*

**A:** This is probably our most popular question. There are quite a few ways to access your money – even if you don't live near a branch. Louisiana FCU belongs to a shared network called CU Service Centers. There are over 2,400 of these locations nationwide. How it works: find a service center in your area, walk in, and conduct your transactions just as if you were standing in the lobby of Louisiana FCU—and there is no cost to you. All you need to conduct your transaction is the name of your credit union, your account number, and a valid ID. You can cash checks, make deposits and withdrawals, loan payments, transfers, and more. To locate a CU Service Center near you, visit [www.louisianafcu.org](http://www.louisianafcu.org).

## KEEPING YOU IN THE KNOW

Part of our job here at Louisiana FCU is not only to keep your money safe, but to keep you informed of ways scammers are out to get your money. Here are the most recent scams members have been affected by:

**Scam #1>>The Unexpected Windfall.** The member is told he has won a foreign lottery or is the beneficiary of someone's estate, and that the proceeds will be sent to him once the taxes or fees are paid. A cashier's check is provided to cover those charges, and the member is asked to deposit the check and then wire the taxes or fees back to them before they can receive their 'big' check.

**Scam #2>>Overpayment & the Refund.** A member sells something on the Internet and receives a cashier's check that is greater than the purchase price. The buyer tells the seller to deposit the check and wire the excess immediately, keeping some amount to compensate for the time and expense involved. Again, the member would be responsible for the entire amount of the check.

**Scam #3>>The Fake Money Order.** Similar to Scam #2, the winning bidder of an Internet auction sends a seller a fraudulent authorization letter or e-mail bearing the US Postal Service logo stating the Postal Money Order or other payment they are about to receive is authentic. The seller then receives a counterfeit Postal Money Order as payment. The winning bidder then gets the merchandise without actually paying for it.

Louisiana FCU is concerned about this growing type of fraud and its affect on members. Please be alert of these popular scams so that you may safeguard your money.

## IN AND AROUND TOWN

### Louisiana FCU brings "Real World" Program to Riverside Academy

Students in the local area are learning what it takes to "make ends meet" through the efforts of Louisiana FCU and a program offered by the LSU AgCenter called "Welcome to the Real World."

The program allows students to play out scenarios during a simulation that show them what their parents and other adults experience in attempting to earn a living, pay bills, buy food and other chores involved in life. "The kids are given a salary and have to figure out how to afford a car, open a savings and checking account to save and pay bills," says Kim Bourgeois, Business Development Coordinator at Louisiana FCU. "When they realize the real cost of living, they get creative in their spending – like sharing rent or trading in the SUV for a compact car that saves on gas. It really is an eye-opening experience."

The staff at Louisiana FCU donated their time to teach students in the classroom on topics such as how to write checks, balance a checkbook, and budgeting. The program is designed to let young people have fun while learning serious lessons. So far this year, students at Riverside Academy, East St John Elementary, Garyville Magnet, and West St John High have participated in the experience.

Louisiana FCU is committed to our community!

# Helping You Get There

Yes, it's all true. It's who we are. It's who we'll always be—the financial institution that keeps you in mind—all of the time. Putting our members first is the very reason why Louisiana Federal Credit Union even came to be some 72 years ago. Even though the times have changed and people have changed, we're still upholding the same principals and commitments to you—our members—that were written on paper back in 1935.

Along the way, we've learned that you have individual needs. They are unlike the person's needs standing along side of you. We're here to listen to you, discover your needs, and present a solution—a stepping-stone—to accomplishing your goal. Whether that's a new house, first car, or a safe retirement savings, we're helping you get there.

*We're proud to introduce our new 'face'. It symbolizes who we are: members, employees, and our community advancing forward to create the best possible solutions for your needs. We're Louisiana Federal Credit Union and we're Helping You Get There.*



## CELEBRATING CREDIT UNION YOUTH WEEK APRIL 22 - 28

Money doesn't grow on trees. Ever said that to a kid? In April, credit unions around the world will be helping young people learn about the basics of spending money and saving for the future. What we need today, confirmed by poor financial literacy test scores from across the country, is leadership to help raise the awareness of financial issues for young people.

The staff and members of Louisiana FCU believe in the power of education to improve the lives of our neighbors and our community. During Youth Week, staff will be making special presentations on money, budgeting, and credit unions to local schools. Together we can help children better understand the credit union difference—better rates, lower fees, and the importance of smart spending.

Join us this year as we celebrate National Credit Union Youth Week from April 22–28:

## Stash Your Cash and Win a Nintendo® Wii!

### Up to 10 years old>>"Treasure Map to Saving" Coloring Contest

• Pick up the coloring sheets at any branch location or find it at [www.louisianafcu.org](http://www.louisianafcu.org). One lucky entry will win a \$25 share deposit coupon!

### Up to 18 years old>>"Stash Your Cash" Scavenger Hunt—Calling all Mateys!

Collect the following items and bring them into your credit union branch for a chance to win the treasure—a Nintendo® Wii! Drawing will be held on April 30th.

- A receipt from a share deposit to your account during Youth Week
- A penny dated 1976 or earlier
- A picture or photo of what you would purchase with \$10,000
- One canned good

**Coins Count>>**Kids can bring in their coins for **free** counting at the Belle Terre branch!

For more information, contact us at (985) 652-4990.

