

Section 705 Star Review

What's New

- New Debit Cards
- E- Statements
- Layaway Loans
- Debit Card Conversion
- New Business Hours

Hours:

Lobby

Monday	8:30- 5:00
Tuesday	8:30- 5:00
Wednesday	9:00- 5:00
Thursday	8:30- 5:00*
Friday	8:00- 5:30
Saturday	Closed

Drive Thru

Monday	8:00- 5:00
Tuesday	8:00- 5:00
Wednesday	9:00- 5:00
Thursday	8:00- 5:00*
Friday	8:00- 5:30
Saturday	Closed

****New Hours****

Effective June 1, 2008

We are no longer open on Saturdays. Sorry for the inconvenience

Holiday Closures

Independence Day	7/4/2008
Labor Day	9/1/2008
Columbus Day	10/13/2008



Kyle Spaetgens pictured, poses with his prize of 40' Sony LCD HDTV at Annual Meeting

*It's
Summertime!*



40th Anniversary Annual Meeting

This year's annual meeting was indeed our best meeting ever! Section 705 celebrated its 40th Anniversary of serving its members with quality and convenience. Our meeting was held at the VFW Hall in Duson, La on Saturday, March 8, 2008.

Members enjoyed music, food catered by Early's, and fabulous prizes. We would like to congratulate our grand prize winner, Kyle Spaetgens, who went home with a 40' Sony LCD HDTV. Thanks to all of our members who attended and we look forward to seeing you next year.



In summer, the song sings itself.

— William Carlos

“FCU” Spotlight



Would you recommend Section 705 to future co-workers & family?

“Yes, because the service here is excellent”

*Tara Broussard
Member since 2007*

Congratulations to our Project: Learn 2 Earn Honor Roll & Principal List Members

- ✓ Zachary Angelle
- ✓ Landon Beniot
- ✓ Magdalene Cormier
- ✓ Amy Dartez
- ✓ Catherine Delmas
- ✓ Michael Delmas
- ✓ Rebekah Delmas
- ✓ Collin Girouard
- ✓ Isiah Riggs
- ✓ Kristen Riggs
- ✓ Ann- Marie Stutes
- ✓ Eric Schneider

These members will enter our Project: Learn 2 Earn IPOD drawing held at the end of this school year.

Bring your report cards every six and nine weeks to Section 705 Federal Credit Union for a free gift and a chance to register for IPOD.

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Building your credit, why not start with a Layaway Loan

Times are changing, prices are quickly increasing. Section 705 is offering a Layaway loan to help with those outstanding debts.

The Layaway loan is offered to those members who do not qualify for a loan under our current policy and provides assistance to those members with low credit scores and high debt to income ratios.

- Members can borrow up to \$2,000 for a maximum of 18 month at 18%.
- The funds are placed in a savings account and will become available once the loan is paid in full.



Call the Credit Union for more details of how you may qualify.

Credit Union Scholarship Winner

Congratulations to Credit Union Scholarship winner, **Tiffany Segura**. Tiffany is a member of First Pioneers Credit Union.



Visa/ Debit Card Conversion

We have made changes to our Visa Debit Card Program to benefit our members. As of May 2008, members will have the ability to:

- Choose their own PIN
- Have higher Daily Limits
- Have real Time Balances
- Have no monthly fees
- Have quicker turnaround time on card ordering
- Use anywhere VISA is accepted.



Did You Know?

* Did you know that if you are working from home or self-employed, a percentage of your utilities, phone, and wireless bills could be deductible? Creating an envelope for each category in your monthly spending plan will help you track these expenses and make your calculations much easier come tax time next year.

* Did you know that if you donate old clothes, furniture, even cars to non-profit organizations, your deduction is based on fair market value. Just make sure to get receipts from the organization. Keep track of these transactions in your 'charity' envelope of your spending plan.

* You can save on auto insurance by making sure you get all discounts you qualify for, keeping your driver's record clean and up-to-date, adjusting your coverage to assume more risk, and shopping around for a low cost insurance provider.

Have a Money Saving Day!

Section 705 Star Review



LFD visits for Credit Union Youth Day



Youth members enjoyed a visit from the LFD, Lafayette Fire Department on Youth Day, April 26, 2008. This year's theme was "Got Green" Grow it at your credit union. Youth enjoyed planting & saving, in addition to food and chances to spend our prize wheel.

Congratulations to all of our prize winners. Prizes range from incredible Pizza gift cards, movie passes to a chance to double their piggybank!

Good Job Kids!!!

Gift Cards are Available

Give the gift of cash for your special occasion. Whether its graduation, birthdays, or any other occasion, you can purchase your gift cards at Section 705.

Gift Cards minimum \$25- maximum \$500. There is a \$2 processing fee per gift card purchase. Excepted at any VISA locations

Stop by Section 705 Federal Credit Union to purchase your Gift Cards today!



E- Statements are here!

Get your account statements faster and safer than ever with e-statements. E- Statements replace paper statements and can be easily viewed online. They are secure and can be printed right from your home computer. This is a FREE service, so call Section 705 today to sign up!

Savings & Loan Rates

Term Share Certificates

3Mos./\$100	2.00%(2.01%APY)
6 Mos./\$500	2.25%(2.27%APY)
12Mos./\$500	2.45%(2.47%APY)
18 Mos./\$1000	2.75%(2.78%APY)
24 Mos./\$1000	3.00%(3.04%APY)
36 Mos./\$2500	3.25%(3.30%APY)
48 Mos./\$2500	3.50%(3.55%APY)
12 Mos./\$25000	3.75%(3.81%APY)
18 Mos./\$50000	4.00%(4.07%APY)

Super Green

\$10,000-24999	2.50%(2.54%APY)
\$25000-49999	2.75%(2.79%APY)
\$50000-Over	2.95%(2.99%APY)

Regular Shares

1.50%.....1.51%APY

Share Draft Checking

1.00%.....1.09%APY

IRA

3.75%.....3.81%APY

Vacation Club

1.00%.....1.09%APY

Christmas Club/ Elf Club

1.00%.....1.09%APY

APY= Annual Percentage Rate

Section 705 Star Review



We are now offering Member Incentives



Because we take pride in our members and appreciate your business, we are now offering member incentives for new loans.

- Members of Section 705 for at least five years, current active status, receives .25% off qualified rate
- Members who have more than three services with Section 705 receives .25% off qualified rate.
- Good payment history on any loan up to twenty four months with No late fees receives .25% off qualified rate.
- Loan payment must be setup through payroll or automatic transfer to receive .25% off qualified rate.

Stop by the Credit Union to get details about our member incentives

* Subject to risk based lending. Services include: Checking, Debit Card, Credit Card, Loans, Super Green, CD's, Sub Accounts, IRAs, E-statements, Safety deposit box. The lowest rate applicable minus incentives is 4.00%*

Meeting Member's Financial Needs with Quality and Convenience



...together we shine!

1455 W. Willow Street
Lafayette, La 70506