



# LES Federal Credit Union

## Newsletter

First Quarter 2010

### **Annual Meeting**

Mark your calendar now to attend the LES FCU 2010 Annual Meeting.

This is one of the most important yearly events where you can learn about the financial health of your credit union through various reports by your officers. You can also learn about future plans in the areas of new programs and services. There will be prizes and a chance to meet and visit with staff members, elected officials, and your fellow members. If you have any questions about the Annual Meeting, call or stop by your credit union today.

The LES Federal Credit Union **2010 Annual Meeting** will be held on **Thursday, March 18, 2009 at 5:15 p.m.** in the LWC Administrative Building located at 1001 N. 23rd Street, Baton Rouge, Louisiana.

We look forward to seeing you there!

### **Need a Home Loan? Start Here**

You may think of the credit union as the best place to get a car loan or to tuck away some savings. And it is. But did you know that we also offer home loans? When you finance your home through the credit union, you'll not only find great rates, but also the same commitment to service excellence you've come to expect here. So why deal with an anonymous mortgage broker when you can do business with your friends at the credit union? As a member, we treat you like family, not just a number. Whether you're a first-time homebuyer excited to be in your own place or experienced homeowners looking for new space, the credit union offers mortgage loans to meet your needs. For your loan sweet loan, contact the Credit Union today!

Apply for a mortgage loan between now and February 28, 2010 and the application & credit bureau fees will be waived (a \$175 value).

### **A Better Credit Card**

News about credit cards jumped from the personal finance page to the front page in 2009, as many of the tactics employed by credit card companies came under scrutiny. So isn't it nice to know that your credit union's credit card has always had consumer-friendly features and benefits? For example, when credit card companies were shortening their grace periods - the length of time between the arrival of the monthly statement and the payment due date - your credit union's credit card maintained a grace period of 29 days. And credit card companies typically charged a transaction fee of 3% with a minimum fee of \$10, so a cardholder who took a \$50 cash advance had to pay the \$10 minimum. That amounted to a transaction fee of 20%! We do not charge hidden transaction fees or minimum fees for cash advances or balance transfers. So spread the news: When you're looking for a fair deal on a credit card, look no farther than your credit union.

#### **Contact Us**

Phone: (225) 342-3288  
Toll free: (800) 259-3291  
Fax: (225) 342-3289

#### **Location**

950 North 22nd Street  
Suite C  
Baton Rouge, Louisiana 70802

#### **Mailing Address**

Post Office Box 44201  
Baton Rouge, Louisiana 70804

#### **Office Hours**

Mon./Tues./Thurs./Fri.  
7:15 a.m. To 3:30 p.m.  
Wed.  
9:00 a.m. To 3:30 p.m.

For service center locations,

Go to [www.Cuswirl.com](http://www.Cuswirl.com)  
Or call toll free  
888- cu swirl  
(888- 287-9475)

We are on the Web!  
[www.lesfcu.com](http://www.lesfcu.com)

## PRIVACY STATEMENT

LES Federal Credit Union, your full service financial institution, is committed to ensuring that your financial privacy and confidence are a top priority at LES FCU. Under current law, we are required to provide you this privacy statement that explains how we collect, use and safeguard your personal financial information. The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.

### Information We May Collect

LES Federal Credit Union routinely collects nonpublic personal information about you from the following sources:

- Information we receive from you on member applications or other forms;
- Information about your transactions with us, our affiliates, or others; and information we receive from a consumer reporting agency (assuming applicable).

### Information We May Disclose

LES FCU does not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

### Our Security Measures

LES FCU restricts access to your personal account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information.

### Parties to Whom We May Disclose Information

LES FCU may disclose your nonpublic, personal information to third parties that perform financial services on our behalf or to other financial institutions with whom we have established service agreements. Financial service providers may include debit/credit card, service center and insurance services. We may also disclose information about you under other circumstances, as permitted or required by law.

If after reviewing this statement you should have any questions or concerns, please contact us at 225-342-3288 or 1-800-259-3291.

\$ EULA SANDERS

### **Planning For Retirement While You Are Still Young**

Retirement probably seems vague and far off at this stage in your life. Besides, you have other things to buy right now. Yet, there are some crucial reasons to start preparing now for retirement. You will probably have to pay for more of your own retirement than earlier generations. The sooner you get started, the better.

## **HOLIDAY CLOSINGS**

**Martin Luther King, Jr Day  
Monday, January 18, 2009**

**Mardi Gras  
Tuesday, February 16, 2009**

### **WIN \$25.00**

If you find your name hidden in this newsletter next to a dollar sign, you win \$25.00.

There are two hidden names in this issue, chosen at random, and we must hear from you by 02/26/10 to claim your prize.



### **Board of Directors**

Larry White—President  
Florence G. Williams—Vice-President  
Kaye Fournet—Chief Financial Officer  
Anne Lubecke—Secretary  
Wayne Cox—Member  
Linda Laporte—Member  
Katrina Van Fosson—Member

### **Credit Union Staff**

Jackie Patin—CEO  
Denise Malone—Vice President  
Cindy Hood—Accounting Supervisor  
Jed Desselle—Loan Supervisor/Collections  
Monica Morris—Visa/Loan Officer  
Fely Landry—MSR  
Danelle Cedotal—MSR/Accounting  
Debbie Rozas—Teller/MSR  
Ledetri Jenkins— Teller

Member eligibility required.



Federally Insured by NCUA.

