



LES Federal Credit Union Newsletter

August 2009

Open House For Seniors

LES will be holding an Open House on Thursday, September 24, 2009 for all credit union members 55 years of age and above. The Open House will feature information on the various services offered by your credit union. A personalized invitation will be mailed to you with more details.



We Have the Right Loan for You

Whatever your needs, LES has the right loan for you. It always seems easiest to put these large purchases on a credit card. "Charge it" seems to have become our national response to perking ourselves up when we feel we deserve something special. But credit cards aren't always the best way to go. Sometimes, it makes more sense to go with a signature loan or a secured loan. With the right type of loan matched to what you're buying, your credit union can save you hundreds, and even thousands, of dollars in interest and fees.

So take a look around you. What do you want or need? Make a list, then prioritize it. Then stop by or call and let us help you turn that list into reality with the right loan.

If you obtain any signature loan for a minimum of \$2,000.00 during the month of **September**, your name will be entered into our drawing for a **tailgating package**.

\$ Helen Linette Watson

Credit: We Have \$ to Lend

The word credit comes from the Latin word "credo," meaning, "I believe." When you get a loan from the Credit Union, it's an expression of trust in you and your word; you are a believable person. We don't treat you like a number: We treat you like the valued member/owner you are. So when you hear that there's no credit available, check in with us to find out the facts.

We have loans for almost any reason, including the kitchen sink. So whether you need a new roof or want a motorcycle or motor home, funds for back to school or a winter getaway, call or stop by the Credit Union. With competitive rates and flexible terms, we have a loan that will fit your budget. In fact, a consolidation loan may help you improve your personal bottom line by eliminating high interest credit card debt. When you're looking for someone to believe in you, look to the 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
Or call toll free
888- cu swirl
(888- 287-9475)

We are on the Web!
www.lesfcu.com

Avoiding Overdrafts

It can happen to the best of us. A simple math error or you've forgotten to enter a transaction in your check register. Wham! You are facing overdraft and merchant fees. LES would like to give you some simple steps to help you avoid overdrafts:

1. Remember to write every transaction into your check register.
2. Also, remember to account for any automatic bill payments that you may have scheduled.
3. Review and balance your account statement often.
4. When a check is deposited into your account, the money may not be immediately available.
5. When using your debit card, some merchants may hold an amount of funds greater than your transaction until it clears.
6. Sign up today for Overdraft Protection on your checking account. Funds will be transferred from an approved account and you'll never have to be concerned about bouncing a check or automatic payment again.

Call or visit us today to find out more about this valuable service.

E-Services: Put the Credit Union at Your Fingertips

It's midnight and you want to know the balance in your checking account. Or it's 6 a.m. and you need to transfer funds to make a loan payment. No need to wait until the Credit Union office is open — our online branch never closes. We are here when you need us, day or night, every day of the week and just a few keystrokes and mouse clicks away at www.lesfcu.com. When you sign up to use the Credit Union's e-services, you can do many transactions on your schedule, not ours. In addition to checking balances and making loan payments, you also can transfer funds between your share saving account and your checking account or transfer funds between different account numbers. And when you sign up to receive your statements electronically, rather than through the mail, you'll not only receive the statement more quickly, it won't ever get lost in the mail or stolen from the mailbox. To find out more about putting the Credit Union at your fingertips, call us today. It's easy to sign up and sooner or later, you'll be glad you did.

Read All About It!

Get the latest information with LES' online newsletter:

- ◇ Products and Services
- ◇ Special Promotions
- ◇ Timely and relevant articles of interest plus financial tips

Don't miss out! Read the latest news online, at your convenience, day or night.

HOLIDAY CLOSINGS

Monday, September 7, 2009



WIN \$25.00

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

There is one hidden name in this issue, chosen at random, and we must hear from you by 09/30/09 to claim your prize.



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Member eligibility required.



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