



# LES Federal Credit Union Newsletter

February 2009

### Need Help? We Are Here.

Here at the Credit Union we understand that uncertain times may have you concerned about economic hardships. If you need any assistance in understanding your finances, please call the Credit Union and set up an appointment to speak with a member service representative. We are here to help YOU!

## 2009 ANNUAL MEETING

### Annual Meeting

Mark your calendar now to attend the LES FCU 2009 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 2009 Annual Meeting will be held on Thursday, March 19, 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 Cash, But Not A Loan?

It's almost time to Skip-A-Payment. You are allowed to skip one payment per qualifying loan in either April or November. This skip is for one monthly payment or two bi-weekly payments during the month of April or November. The cost is \$25 for the first, \$15 for the second, and \$10 for the third qualifying loan. This offer excludes any type of mortgage loan. You must apply for Skip-A-Payment to take place. Please mail, fax, or drop off one coupon per loan to the Credit Union by **March 31, 2009** to apply.

#### Skip Payment Coupon

Print Your Name

Member Number

Contact Phone Number

Loan Number

I agree to the terms and conditions for the skip payment(s).

Signature

#### 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)

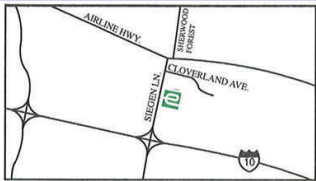
We are on the Web!  
[www.lesfcu.com](http://www.lesfcu.com)

## Time For New Wheels?

When cars first came on the scene some 100 years ago, motorists had limited choices. As Henry Ford noted about the Model T: "Any customer can have a car painted any color that he wants so long as it is black." Today's consumers not only have a wider color palette to choose from, but also a myriad of other decisions: New or used? Sporty or practical? Is a hybrid worth the investment? Which cars have the best gas mileage? Fortunately, there are a lot of resources to help you make a decision. On the Web, visit sites such as [edmunds.com](http://edmunds.com), [kbb.com](http://kbb.com), and [fuelconomy.gov](http://fuelconomy.gov). Check out the April issue of *Consumer Reports*. Then visit the credit union to get a pre-approved loan. We'll show you how a pre-approval can transform you into a cash buyer, putting you in the best bargaining position.

\$ Audrey Scott

### Special Sale For Credit Union Members



6117 Siegen Lane • Baton Rouge

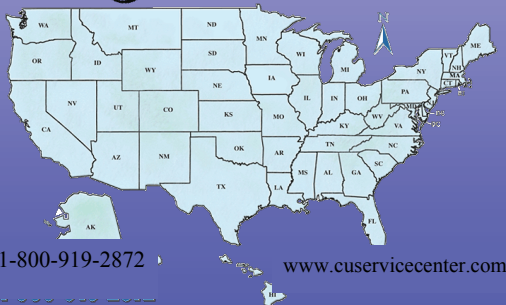
LES FCU has teamed up with Enterprise Car Sales to bring our members a special sale. From now until March 31, 2009 if members purchase a car from Enterprise, they can get financing at **5.9% APR\*** for up to 60 months.

In addition, Enterprise will give you a **\$150 gas card**.

100% Financing

Includes Tax, Title, License, & Extended Service Agreement

\*APR=Annual Percentage Rate. Rates as low as 5.99% for 60 months. Financing for qualified LES Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles. Offer valid February 1st 2009—March 31st 2009.



1-800-919-2872

[www.cuservicecenter.com](http://www.cuservicecenter.com)

### Keep Us Current

Don't forget to let us know if you move! Please remember to update your phone number and address at the credit union anytime it changes.

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 03/31/09 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  
 Charlene Madison—Loan Supervisor  
 Monica Morris—Visa/Loan Officer  
 Jed Desselle—Loan Officer/Collections  
 Fely Landry—MSR  
 Danelle Cedotal—MSR/Accounting  
 Debbie Rozas—Teller/MSR  
 Danielle Bryant—Teller

Member eligibility required.



Federally Insured by NCUA.

