



LES Federal Credit Union Newsletter

January 2009



Get Driven ... to Invest in America

LES FCU has teamed up with GM and Chrysler to help our members Invest in America. All eligible current and new members have the unique opportunity to get a great discount on a new vehicle from GM or Chrysler. While the discounts vary depending on which vehicle you choose (up to **\$1000 cash back**), everyone will drive away with a great deal. Depending on your choice, you could save up to a thousand dollars.

The deal gets even better when you finance your vehicle with us. Thanks to our low loan rates, your savings will quickly add up. You will be doing your part to help the local economy when you buy an American-made car and finance it through us.

Start driving your discount. For more information on Invest in America, visit LoveMyCreditUnion.org.

In addition to the Invest in America program, LES FCU will present you **\$100 cash** if you finance your new or used vehicle with us by the end of February.



\$LASABRA CYPRAIN

Looking For A New Home? Refinancing Your Current Home?

Don't be swayed by television ads (and all those spam e-mails in your in-box) promising a mortgage at what seems to be an impossibly low monthly payment. We'll let you in on a little secret: It's impossible. Your low payment will only last for a few months. Then, through some contractual fine print in your lending agreement, your monthly payment will skyrocket. Or, you'll receive a bill for a "balloon payment" for the entire remainder of the mortgage. Can't meet their new terms? Well then, get ready to refinance (at much higher cost, of course) or, worse, sell your home.

The answer? Go local with your mortgage by turning to a financial institution that has earned your trust over the years with straight talk and no surprises on all your financial needs - Your credit union. You may think of your credit union as only a source for the "basics" - like checking and auto loans. But the same honesty and integrity we offer with the basics extends to our many mortgage products as well. We'll work with you to finance that dream home with a mortgage you can afford and no surprises down the road.



We're known for giving our members the straight talk, and mortgage loans are no exception. Our closing costs are low! January-March 2009 we are offering **\$100 off closing costs**. Whether you are just beginning to shop, have that perfect home already picked out, or refinancing, call or stop by today and let us arrange the right mortgage.

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

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.

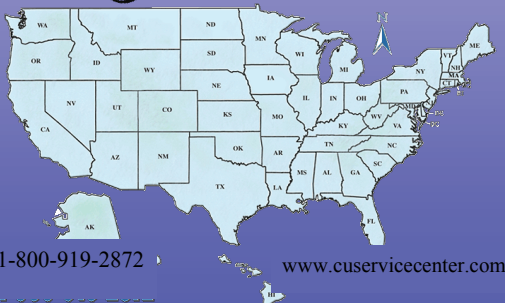
Our Security Measures

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.



1-800-919-2872

www.cuservicecenter.com

HOLIDAY CLOSINGS

Mardi Gras
Tuesday, February 24, 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 02/27/09 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

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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.



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