



LES Federal Credit Union Newsletter

November 2009

New Wheels For The New Year?

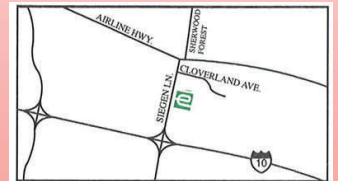
If the thought of making it through another winter with the same old vehicle (wondering each time if it will start) is just too much to bear, maybe it's time to shop for a new or used car, truck, or sport utility vehicle with a loan from your credit union. The end of the year can be a great time to shop. Dealers are always looking to trim their year-end inventory for tax purposes. With dealer and manufacturer incentives, it's not unusual to snag a vehicle at or below dealer cost.

If you're thinking of a vehicle, the first place to stop is your credit union. Let us help assess your situation. We can help narrow the choices, based on your needs. Then, let us pre-approve you for a loan. We have long maintained that you get the best overall deal by buying your vehicle from the dealer and buying your loan at the credit union. Then, with your pre-approved loan in hand, you can shop at the dealer and bargain from a position of authority. Tell them to apply any dealer and/or manufacturer incentives directly to the purchase price.

If it looks like the old set of wheels just isn't going to make it through another winter, or you just like the idea of new wheels for the new year, stop by or call to speak with a Loan Specialist today.

Special Financing

LES FCU has teamed up with Enterprise Car Sales to offer our members special financing. Purchase a vehicle from Enterprise from now until December 31, 2009 and you can receive 3.90%APR for up to 60 months. In addition to receiving The Perfect Used Car Package, you can also receive a **\$100 gas card** from Enterprise. For more details, call or stop by the Credit Union to speak with a Loan Specialist.



6117 Siegen Lane • Baton Rouge

100% Financing

Includes Tax, Title, License, & Extended Service Agreement

*APR=Annual Percentage Rate. Financing for qualified LES Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles. Offer valid November 1—December 31, 2009.

Food Drive

What you know — Hunger is a continuous problem in our society.

What you may not know — The Food Bank is in great need of donations to provide nourishing meals to families less fortunate.

Please help the hungry in our community by placing nonperishable food items in the Food Bank barrel located in the lobby. For each donation your name will be entered into a drawing for the World's Largest Stocking.



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

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A Holiday Loan Can Save Your Christmas

High prices for food and energy threatening to be the Grinch who steals your Christmas? Thinking of just using your credit cards in order to spare your family the disappointment of empty stockings? Think again. Our special holiday loan can help you enjoy the holidays without facing hefty credit card bills in January. A holiday loan lets you leave your credit cards at home, and that can save you money. Studies show that people spend more when they use their credit card to pay for purchases - whether they can afford to or not. But with a holiday loan, you can pay cash. Because you only spend the amount you borrow, you're much more likely to stick to your budget. So make your list - check it twice, then apply for a holiday loan from the credit union. Take out a Christmas loan from now through the end of January and be entered to win \$100 cash. There will be a drawing at the end of November, December, and January, so there are **3 chances to win \$100 in cash**. Call or stop by to speak with a Loan Specialist today!

Crafting a Budget - Three Steps to Creating One That Works for You

Whether it's your plan to get more exercise, eat healthier foods, or gain control of your finances, the toughest part is the same: Getting started. The trick is to take a few steps in the right direction. While a body at rest stays at rest, a body in motion can begin to achieve physical or fiscal fitness.

While we can't help you with your diet and exercise program, we can point the way to a more secure financial future. Make 2010 your year to get financially fit by following these steps:

1. Track your funds: both in and out. Sources of funds typically include items such as a paycheck, self-employed income, interest and dividends, or rental income. Tracking your spending can be more of a challenge. The only way to do so is to write down every penny you spend for a month. It may seem tedious and boring, but unless you do it, you will never know where the money is going. Even small purchases can add up so you need to know about them.
2. Prepare your spending and saving plan. This is where all of your record keeping will pay off. Most people are really surprised to learn just how much money they're spending. Question every purchase. Prepare a plan to cover your needs, including setting aside funds for future items like retirement or a college fund, and scrutinize spending for your wants carefully.
3. Periodically review your plan and update accordingly. Things change. Be sure your budget is keeping up.

Thank You!

We hope that when you stop by the credit union to make a deposit or to apply for a loan you'll always hear a "thank you" from the staff member working with you. But we'd also like to put it in writing! All of us at the credit union would like to express our appreciation to you for being a loyal member. Your participation in the credit union is what makes us the safe and strong financial institution that we are. Thank you for your support.

HOLIDAY CLOSINGS

Christmas
Thursday, December 24, 2009
Friday, December 25, 2009

New Year's
Thursday, December 31, 2009 (Close at Noon)
Friday, January 1, 2010

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 12/31/09 to claim your prize.



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Wayne Cox—Member
Linda Laporte—Member
Katrina Van Fosson—Member

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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.



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