

A Quarterly Publication For Our Loyal Members

Spring 2008

First Castle Federal Credit Union, now also serving all of St. Tammany Parish!

Exciting News! The National Credit Union Administration granted FCFCU a charter change. This means in addition to our Corps of Engineers members we can now also serve all of St. Tammany Parish and anyone who lives, works, worships, attends school or volunteers in St. Tammany. For added convenience and to serve you better we are in the process of building a brand new state of the art facility off Highway 21 in Covington (see back of this newsletter for details).

For all of our great and loyal members in the Corps of Engineers building we will continue serving you there as we have since 1934. That has not and will not change. We believe this expansion into St. Tammany will allow us to offer you even better products and services in the future. We are and will continue to be committed to offering you and your family members the best in financial services...and this charter change helps us do that!

Member Services

Savings

- Share Savings
- Christmas Savings
- IRAs
- Money Market
- Share Certificate
- First Castle Kids' Club

Checking

- Share Draft
- Debit/MasterCard Check Card
- Temporary Checks
- Check Images

Lending

- Unsecured
- New & Used Automobile
- Boat
- Motorcycle
- Mortgage/Home Equity
- Tuition
- Computer
- Share & Certificate Secured
- VIP

Conveniences

- E-statements
- Bill Pay
- Payroll Deduction
- Direct Deposit
- Credit Life Insurance
- Disability Insurance
- Money Orders
- Travelers Checks
- Western Union Wires
- Wire Transfers

24-hour Access

- FastFone:
1-866-273-0709
- Website:
www.firstcastlefcu.org

Get Rolling With Low Interest Auto Loans Now Through June 30, 2008!

Before you shop for your new vehicle, get pre-approved from your credit union.
You'll save time and money at the dealership!

First Castle FCU offers 100% Financing!
& Rates As Low As **5.50% APR***
2007 and newer models up to 60 months.

Royal members get an even better rate!
5.00% APR*

Great rates for older model vehicles also!
Please visit our website or call us at 985-867-8867 or 504-862-2564 for those rates.

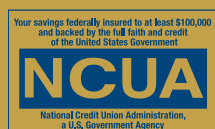


*APR = ANNUAL PERCENTAGE RATE. Rates are based on individual credit score and loan term and are subject to change. Your actual rate may vary. Other restrictions may apply. Does not apply to current FCFCU loans. Maximum loan amount on used vehicles is determined by age of vehicle. Retail value must be a minimum of \$3000 to qualify. *Limited time only.*
Please call us for rates on older model vehicles or for other terms.
Loan Example: \$10,000.00 at 7.25% APR; 60 Monthly Payments of approximately \$199.19.

VEHICLE LOAN APPLICATION

Account # _____	Mortgage/Rent Amount _____
Amount Requested \$ _____	To Whom _____
Name _____	Joint Name* _____ <small>* Spouse's name & information necessary in all Community Property states including Louisiana.</small>
Home Phone # _____	Employer** _____
Work or Daytime Phone # _____	Monthly Salary** _____ <small>** Only if to be used in loan decision.</small>
E-mail _____	I authorize the credit union to obtain a credit report.
Employer _____	X _____ Date _____
Monthly Salary _____	X _____ Date _____
Date of Employment _____	

- Complete the application. Fax to the nearest location.
New Orleans - Fax: 504-862-1648. Covington - Fax: 985-875-1952.
- Be sure to include your proof of income and a copy of your drivers license (if you have not already supplied one to us).
- If pre-approved, we will give you a letter to take to the dealer.
- Select your dealer and vehicle. That is all you need to do!



New Facility Update

Progress!

Construction of our new 12,500 square foot facility in Covington is progressing nicely and everything points toward success of our goal of opening in May of 2008! Of course we have been at the mercy of contractors, government agencies, and the weather, but we are confident that we will open as planned.



Until we open our permanent facility we will operate out of a temporary trailer on site. This trailer is built for temporary banking and will do very well while we wait.

Of course, we hope all of you will stop by to see us at our new location, but even if you can't our New Orleans office will be open as always. You can also use any number of shared branch locations located throughout Louisiana and the nation.

First Castle Federal Credit Union
"Your Family, Your Community, Your Credit Union!"

Get Educated With Tuition Loans



6.99% APR*

Terms up to 11 months

* APR = ANNUAL PERCENTAGE RATE. Rates are based on individual credit score and loan term and are subject to change. Your actual rate may vary. Other restrictions may apply.

FREE Online Bill Pay Now Available!

It's Fast - It's Easy - It's Secure!

Pay your bills in minutes with Online Bill Pay and give yourself more time to do what you want. At many other institutions, bill pay is free only if you agree to use other products and services. At FCFCU our Bill Pay service is always 100% free as long as you have a checking account with us, and with 4 great checking account alternatives, what could be easier?

Fast - Quickly make payments to anyone, and set-up recurring payments, too.

Easy - Just enter your payees then click to make a payment. It's that easy!

Secure - Paying your bills online is more secure than mailing paper checks.

Sign up through NetTeller Online Banking; simply click on the Bill Payment button.



For more information, visit us @ firstcastlefcu.org

First Castle Kids' Club - a savings account for our young members.

Join now and let Dinero show you how much fun savings can be!

First Castle Federal Credit Union

CASTLE KIDS CLUB ACCOUNT

- Monthly Birthday Gifts
- Coloring Contest
- Earn Money For Making The Grade
- Storytime With Dinero
- Pictures With Dinero
- Fun learning activities
- Prizes for deposits
- Kid friendly account record book earns interest
- Meet Dinero!
- Prince & Princess Annual Raffle

HOLIDAY CLOSINGS

Memorial Day
- Monday, May 26 -

Independence Day
- Friday, July 4 -

We are members of the CU Service Center Network.
Go to www.creditunion.net
or call
1-800-919-CUSC

NEW ORLEANS

FCFCU Transaction Hours:
Mon.-Fri. 7:30 AM to 3:00 PM

FCFCU Office Hours:
Mon.-Fri. 7:15 AM to 3:45 PM

First Castle Federal Credit Union
Corps of Engineers Building
P. O. Box 60267
New Orleans, LA 70160-0267

Phone (504) 862-2561

Fax (504) 862-1648

Se Habla Espanol
Mindy Taylor
Phone (504) 862-1654

COVINGTON

FCFCU Transaction Hours:
Mon.-Fri. 8:00 AM to 5:00 PM

100 Cherokee Rose Lane
(Off Highway 21)
Covington, LA 70433

(985) 867-8867

Fax (985) 875-1952

netbranch@firstcastlefcu.org
(For All Questions)

Toll free
1-800-362-3412 (Option 7)