



### Name the newsletter

We are still accepting and considering names for the newsletter. Many good prospects have been submitted but yours may be the one. Let us hear from you.

Watch our Web site at [www.leacommunityfcu.org](http://www.leacommunityfcu.org) for updates.

A Quarterly Publication of Lea Community Federal Credit Union

Fall 2008

## Yes! Your Money is Safe at the Credit Union

Credit union funds are federally insured through NCUA (National Credit Union Association), a U.S. Government Agency, to at least \$100,000. Retirement accounts are separately insured up to \$250,000. Visit [www.ncua.gov](http://www.ncua.gov) for more information or to hear a top federal official explain deposit insurance at [http://www.creditunion.coop/download/Hood/ncua\\_insurance.html](http://www.creditunion.coop/download/Hood/ncua_insurance.html).

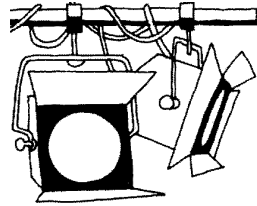
More importantly, LCFCU is financially strong with a healthy capital position and a conservative loan portfolio with managed risks.



my credit union  
it belongs  
to me

## International Credit Union Day

Come celebrate with us on Thursday, October 16 in celebration of International Credit Union Day. We will provide free balloons and refreshments. There will be a coloring page contest as well as contest to guess the total dollar amount of mixed coins in a jar.



## Product/Service SPOTLIGHT

We will be spotlighting a product or service each quarter that we hope you will find useful and informative.

This quarter we are spotlighting our “**Christmas Club Account.**” This is a special purpose account that members use to facilitate and encourage regular deposits throughout the year to ease the burden of extra holiday expenses. The Christmas Club account allows deposits throughout the year, but restricts withdrawals to the specific time period of October 15 through December 31. Members may withdrawal funds from the Christmas Club account during this time period without penalty.

If members need to withdraw funds from this restricted activity account outside of the withdrawal period, members may do so with a \$2 “early withdrawal” penalty per withdrawal. For example, if you are paid on the 1st and 15th of each month and you deposit each payday between January 1 and November 30, your account balance would be:

\$10 per payday — \$220 plus compounded interest

\$25 per payday — \$550 plus compounded interest

\$50 per payday — \$1,100 plus compounded interest

Members can use the same savings principles to save for a down payment on a new house, travel trailer, car, boat, vacation, or retirement account. Save for what you desire.

See a Member Service Representative for help with this or any other Credit Union account.

## Credit Union Success

The continued success of any credit union depends on member loyalty as exemplified by the following:

• **Utilize the CU deposit products:**

- Share Savings
- Share Checking
- Share Certificates including IRAs

• **Obtain needed loans:**

- Signature (personal)
- Vehicles
- RVs, travel trailers, horse trailers, etc.
- Credit Card (fixed rate, no annual fee)

• **Utilize other CU card products:**

- ATM card
- Debit card
- Gift card
- Travel card
- Prepaid debit card

• **Refer family and friends**

- See the 4th quarter Referral Reward Program

We encourage all our members to notify the Lea Community Credit Union management immediately of any issues needing corrective action. We also hope you will attend the Annual Membership Meeting and participate in Board Member elections.

## Member Portrait Special

Call the Credit Union to schedule an appointment to have you or your entire family's picture taken on November 14 or 15. A free 10" x 13" photo will be your gift from the Credit Union with additional portraits and packages available for purchase. Delivery of photos is just in time for Christmas.



### 4th Quarter Member Referral Reward Program



The Credit Union will award New Mexico commemorative quarter bears to you and the new member. Call us to learn more!

## WANTED!

... correct phone numbers (including cellular) and other account information, such as address, associated with your account. It is imperative that we are able to contact you personally in the rare event of an account compromise attempt.

Remember — we safeguard all your personal information and so should you. Never disclose or trash (without shredd-

ding) papers containing any of the following:

- Address
- Date of birth
- Social Security number
- Mother's maiden name or her date of birth
- Any account numbers
- Telephone numbers



## Smencils are Here!

The colored pencils are \$1 each, made from recycled newspapers, are gourmet scented, and individually packaged. The kids love 'em — and they are the Credit Union's fundraiser for the Children's Miracle Network.

Buy several — cotton candy, watermelon, bubblegum, orange, chocolate, very berry, root beer, tropical blast, orange, cinnamon, grape — yummm. Don't miss out.

# Fee Schedule: Effective November 15

## FREE Services & Products

- ACH origination incoming transfers
- ATM transactions - at all CU ANYTIME ATMs



- Audio Response / auto-mated telephone access and transactions
- BillPay
- CarFAX (with approved loan)
- Fax service
- NADA vehicle valuation
- Notary service for members
- Share Draft Checking account
  - No monthly service charge
- Virtual Branch / on-line account access and transactions

### SHARE SAVINGS ACCOUNTS

Membership Fee (One time)	\$1.00
Excessive Transactions Fees	\$1.00
Account Closure Fee (within 90 days)	\$25.00
Account Reopening Fee (within 90 days)	\$25.00
Christmas Club - early withdrawal (per transaction)	\$2.00 *

### SHARE DRAFT CHECKING ACCOUNTS

Check Printing-1st standard box free (50 & over standard checks always free)	Varies
Courtesy Pay (per item)	\$25.00
Overdraft Transfer	Limited to 6 per month
Share Draft printed check copy (available free on-line)	\$5.00 per item
Temporary Checks (excluding new accounts)	\$1.00 per 4 to a page *

### SHARE SAVINGS & SHARE DRAFT ACCOUNTS

Account Reconciliation (1 hour minimum)	\$25.00 per hour
Account Reopening (within 90 days of closing)	\$25.00
Check Cashing (If prior month average balance less than \$50*)	2% of check
Deposited Item Return Fee	\$10.00 *
Dormant Account Fee (after 12 months inactivity)	\$3.00 per mth.
Duplicate Statement	\$5.00
Negative Balance Fee (after 5 days)	\$1.00 per day *
Non-Sufficient Funds/Returned Item	\$25.00
Overdraft Fee	\$25.00
Stop Payment Order	\$25.00 *
Transaction Printout (available free on-line)	\$1.00

### LOANS

Application Processing Fee	\$25.00
Late Loan Payments (at 10 days, 40 days, 70 days, etc.*)	5% of pmt. or \$20.00 * (whichever is less)
Lien Filing	\$5.00

### OTHER

ACH Origination Outgoing Transfers	\$5.00 *
ATM/Debit Card Foreign Transaction	\$1.50
ATM/Debit Card Replacement	\$5.00
ATM/Debit Card Pin Replacement	\$5.00
Collections (Incoming & Outgoing)	\$15.00
Garnishments/Tax Levies	\$75.00 *
Gift Card	\$3.00 Member/\$5.00 Non-Member
Money Order	\$1.00
Official Credit Union Check	\$3.00
Official Check Stop Payment Request	\$25.00 *
Prepaid Debit Card	\$5.00 Member/\$7.50 Non-Member *
Return Statement Fee	\$5.00 *
Telephone Transfers (free on-line & Audio Response)	\$1.00
Travel Money Card	\$3.00 Member/\$5.00 Non-Member *
Wire Transfers (Incoming)	\$5.00
Wire Transfers (Outgoing)	\$15.00

\*New or changed fees

Dollars & Cents

## Vehicle Loan Special & Refinanced Loans

Receive \$50 for gas plus special rate discounts for years of membership, credit life and disability insurance, GAP, and relationship pricing.

Loan applications are gladly taken by phone, fax, and of course, in person.

### Holiday Schedule

The Lea Community Credit Union will be closed in observance of the following holidays:

#### Columbus Day

Monday, October 13, 2008

#### Veterans' Day

Tuesday, November 11, 2008

#### Thanksgiving

Thursday, November 27, 2008

#### Christmas

Thursday, December 25, 2008

#### New Years

Thursday, January 1, 2009

### Thank you . . .

for your generous support of the Relay for Life fundraiser. A total of \$1,218.75 was contributed to the Hobbs Campaign from the Credit Union sale of pink and purple bracelets.



## WARNING: Fake Check Scams Are Still Thriving

Unexpected, unusual checks received by mail are almost always counterfeit. If someone you don't know wants to pay you by check but there are conditions (such as wiring some of the money back) — beware!

**VISA**

### Gift Card Coupon

Bring this coupon and purchase a VISA® gift card for any amount from \$25 to \$1,000 and we will waive the \$3 card fee.

Valid from October 1 to December 31, 2008 on the purchase of one VISA® gift card.

## Visit, call, click

#### Dal Paso Office

2220 N. Dal Paso / P.O. Box 280  
Hobbs, NM 88240

**Phone:** 575.393.1596

1.800.531.0793

**Fax:** 575.393.1598

#### Drive In Hours

Monday thru Friday  
7:30 am to 5:30 pm

#### Lobby Hours

Monday thru Friday  
9 am to 5 pm

#### Web Site

[www@leacommunityfcu.org](http://www@leacommunityfcu.org)

#### Audio Response

800-724-7578

#### Virtual Branch

866-922-7191

#### Check Reorders

800-355-8123

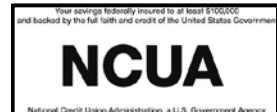
#### Lost or stolen cards after hours

Debit Cards

800-791-2525

Credit Cards

800-325-3678



#### Board Members

Trisha Jones, Chair

Don Reese, Vice Chair

Mary Hightower, Secretary

Wanda Bell, Treasurer

R.S. Higgins

Ramona Haynes

M.A. Dunaway

Freda Gleaves

Larry Hanna

#### Supervisory Committee

R.S. Higgins

Betty Cathey

Shirley Smith

Tolivar Thomas

Emmett Cohagen

Pauline Hopkins

#### Management

Virginia Teague, President/CEO

Vicki Henry, Vice President/CFO

Edna Thompson, Sr. Loan Officer/

Loan Mgr.

Brandy Lee, Member Services

Supervisor