

# matters of interest

## get approved for any TCFCU loan & automatically be entered to win

For every loan you finance at Total Choice over \$2500, from now through November 18th, we'll automatically put your name in the helmet for a chance to win our Grand Prize Drawing for the *Tailgate Ultimate Fan Package!*

That applies to every type of lending product we offer from vehicle financing to mortgage loans and everything in between. We're even including VISA Credit Cards with lines of credit of \$2500 or more opened from now through November 18th.

## have loans at other financial institutions?

You may want to take a look at our current low-interest rates online at [www.totalchoicefcu.com](http://www.totalchoicefcu.com). Refinancing is an excellent way to save yourself money each month and have a chance to win. Since mortgage and vehicle loan rates are at the lowest in years, it's your time to score some savings!

|                          |                            |
|--------------------------|----------------------------|
| <b>Mortgage Loans</b>    | <b>as low as 4.00% APR</b> |
| <b>Vehicle Loans</b>     | <b>as low as 4.90% APR</b> |
| <b>VISA Credit Cards</b> | <b>as low as 6.90% APR</b> |
| <b>Seasonal Loans</b>    | <b>as low as 5.50% APR</b> |



### Fan Package includes...

- autographed jersey
- autographed football
- and a little lagniappe

\* APR = Annual Percentage Rate. The rate may vary depending on each individual's credit history and underwriting factors. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. 4.00% APR for 1st Mortgage Loan is available up to 15 years. Vehicle loans available up to 72 months. Payment Example: \$1,000.00 financed @ 4.90% APR for 12 months equals \$85.60 per month. Contact us at 985-783-2130 for more information. Full credit card disclosure available at [www.totalchoicefcu.com](http://www.totalchoicefcu.com)

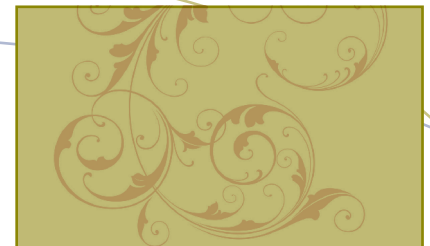
† Membership in Total Choice Federal Credit Union (TCFCU) is a requirement to be eligible for all products, services & special offers. One time membership fee of \$5.00 to open a TCFCU Savings/Share Accounts is necessary. Contest guidelines posted at [www.totalchoicefcu.com](http://www.totalchoicefcu.com). Drawing: 11/21/2011



work-at-home scam



holiday gift solutions



holiday loans



## work-at-home scams tips to avoid being a victim:

The ad says you can make lots of money working from your own home. But in reality, the only one working from home making lots of money is the scam artist who's trying to hook YOU! Don't take the bait! Here are some common sense preventive actions that will save you from being a victim:

- **Know who you're dealing with.** The company may not be offering to employ you directly, only to sell you training and materials and to find customers for your work.
- **Don't believe that you can make big profits easily.** Operating a home-based business is just like any other business – it requires hard work, skill, good products or services, and time to make a profit.
- **Be cautious about e-mails offering work-at-home opportunities.** Many unsolicited e-mails are fraudulent.
- **Get all the details before you pay.** A legitimate company will be happy to give you information about exactly what you will be doing and for whom.
- **Find out if there is really a market for your work.** If the company says it has customers waiting, ask who they are and contact them to confirm. You can also ask likely customers in your area (such as doctors for medical billing services) if they actually employ people to do that work from home.
- **Get references for other people who are doing the work.** Ask them if the company kept its promises.
- **Be aware of legal requirements.** To do some types of work, such as medical billing, you may need a license or certificate. Check with your state attorney general's office. Ask your local zoning board if there are any restrictions on operating a business from your home. Some types of work cannot be done at home under federal law. Look for the nearest U.S. Department of Labor in the government listings of your phone book.
- **Know the refund policy.** If you have to buy equipment or supplies, ask whether and under what circumstances you can return them for a refund.
- **Beware of the old "envelope stuffing" scheme.** In this classic scam, instead of getting materials to send out on behalf of a company, you get instructions to place an ad like the one you saw, asking people to send you money for information about working at home. This is an illegal pyramid scheme because there is no real product or service being offered. You could be prosecuted for fraud.
- **Be wary of offers to send you an "advance" on your "pay."** Some con artists use this ploy to build trust and get money from your bank. They send you a check for part of your first month's "pay." You deposit it, and the credit union/bank tells you the check has cleared because the normal time has passed to be notified that checks have bounced. Then the crook contacts you to say that you were mistakenly paid the wrong amount or that you need to return a portion of the payment for some other reason. After you send the money back, the check that you deposited finally bounces because it turned out to be an elaborate fake. Now the crooks have your payment, and you're left owing your credit union/bank the amount that you withdrew.
- **Do your own research about work-at-home opportunities.** The "Work-At-Home Sourcebook" and other resources that may be available in your local library provide good advice and lists of legitimate companies that hire people to work for them at home.

### calendar events

#### holiday closings

mon, october 10  
veterans' day  
fri, november 11  
veterans' day  
thurs, november 24  
thanksgiving day  
mon, december 26  
christmas holiday  
mon, january 2  
new year's holiday

#### upcoming events

mon, november 21  
drawing for tailgate ultimate  
fan package

"Work-At-Home Sourcebook" and other resources that may be available in your local library provide good advice and lists of legitimate companies that hire people to work for them at home.



# skip-a-payment not a present

Worried about having to skip some presents this year due to a lack of extra cash?

## Not with our Skip-a-Pay Program!

For only \$25.00 per loan, you have the ability to skip one month's loan payment. Your original loan maturity date will be extended one month because of your deferred payment. Of course, interest will still accrue on the outstanding balance of the loan.

From October to December, you can take advantage of this great opportunity to have a little more cash on hand. Your request must be made 14 days prior to your payment due date, so don't wait too long. On the coupon below, indicate which month you'd like to skip a payment - October, November or December. List the loan(s) you wish to skip. Indicate the account from which you would like us to deduct the processing fee. Fax or deliver the coupon below to the Credit Union. You can also visit us online at [www.totalchoicefcu.com](http://www.totalchoicefcu.com) for a printable version to complete and send in!

SKIP-A-PAYMENT



COUPON

**PLEASE PRINT, SIGN & RETURN  
TO TOTAL CHOICE FCU:**

Please check the month you wish to skip:  
\_\_October \_\_November \_\_December

Name \_\_\_\_\_

Contact Phone Number: \_\_\_\_\_

SKIP-A-PAYMENT ON THE FOLLOWING LOAN(S):  
*This offer excludes credit card and real estate loans*

Suffix # \_\_\_\_\_ Suffix# \_\_\_\_\_

Suffix # \_\_\_\_\_ Suffix# \_\_\_\_\_

Terms & Conditions: Only one payment for the loan(s) specified will be deferred. In order to be eligible to participate in the skip-a-payment program, monthly loan payments must have been made on time and the loan must be current. The account must be in good standing. Interest will continue to accrue on the outstanding balance of the loan. The original maturity date will change and monthly payments of principal and interest will remain in effect until the entire loan is fully repaid. The next scheduled due date will be the due date following the month skipped. Any credit life and or credit disability insurance, as well as Gap, will not extend beyond the original maturity date of the loan. Mortgage, real estate, open-end lines of credit and credit card payments are not eligible for skip-a-payment.

### CHECK THE METHOD OF FEE PAYMENT

\_\_\_\_ Withdraw from my savings account  
AMT \$ \_\_\_\_\_  
ACCT # \_\_\_\_\_

\_\_\_\_ Withdraw from my checking account  
AMT \$ \_\_\_\_\_  
ACCT # \_\_\_\_\_

\_\_\_\_ Check or Money Order attached  
in the amount of \$ \_\_\_\_\_  
made payable to Total Choice FCU

**BY SIGNING, I/WE HAVE READ & AGREE  
TO THE TERMS & CONDITIONS DISCLOSED.**

Member Signature: \_\_\_\_\_

Date \_\_\_\_\_

On joint loan, **BOTH** applicants must sign.  
Co-signature: \_\_\_\_\_



\*The Visa Gift Card can be used at over twenty million locations worldwide wherever Visa debit cards are accepted. Following 12 consecutive months of inactivity, a monthly fee of \$4.95 will be applied to any remaining balance.

## you decide the amount they decide how to use it

The Visa Gift Card is the perfect gift. And, it can be used everywhere Visa Debit Cards are accepted!\*

- **acceptance** Welcome at millions of locations worldwide, including online.
- **fits any budget** Choose the amount to give - from \$25 to \$500
- **safer than cash** - Unlike cash, it can be replaced if lost or stolen.
- **to purchase** - Visit any of our branch locations.

With a Total Choice prepaid VISA Debit Card you will be able to shop online, rent a car, book airline tickets, and get cash from ATMs worldwide! It works similar to a credit card, but better yet, you only use the money you have in the account, so you will never get into debt with the usage. And you will never have to pay over the limit fees, late fees, or finance charges! It's also the perfect solution for your teens! Send them out shopping or off to school with a budget that you know both you and they can manage. No monthly payments or charges. When it runs out - it's out. You have control on how much and how often to load it up again.

coming soon  
prepaid debit card

F

## this holiday season your donations will make a difference

We can make a difference in the lives of our community members who are in need of a good, balanced meal for their family. You can help us serve the children, families, disabled and elderly in our community during these difficult economic times by donating nonperishable food items. In each of our branches, we have baskets waiting for your generous food donations for the **Saint Charles Parish Social Concerns Emergency Services and Saint John The Baptist Ministry of Care.**

Let's help put a meal on someone's table!

**DONATE**  
& you could  
**WIN**  
N. O. SAINTS  
Autographed  
Football

Drawing will be held December 16<sup>th</sup>.





## take a spin to win start saving for the 2012 holidays today

We know what you're thinking . . . "We haven't even started the 2011 shopping season and Total Choice is already talking to us about next year!" Well, you're right! That's exactly what we're doing. The best time to start saving for the next year's holidays is right after this year's season or better yet, right now! We'd like to see you open your 2012 Christmas Club account as soon as possible. It will make 2012 the hap-happiest season of all.

Start now with small deposits. As this year's shopping season moves along, save your receipts and decide how much you need to make 2012 extra special. Then you can adjust your deposits to prepare for next year. To get you started, every new Christmas Club Account member will spin-the-wheel for an automatic deposit on us! You'll have the chance to win either a \$5.00 or \$10.00 prize to be deposited in your new savings account now through January 31st.

APY=Annual Percentage Yield. .50%APY earned on TCFCU Christmas Club Accounts.  
Prize Wheel promotion ends January 31, 2012. No minimum balance to obtain a spin on the Prize Wheel or to open the account. Upon opening the account, Prize Wheel bonus will be applied.



## why throw away your money? save with Sprint!

Join the over 1.2 million credit union members nationwide that are already saving over \$124 million on their wireless plans! Total Choice is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan. Ways you can save . . .

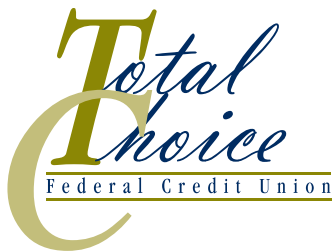
- 10% off\* most regularly priced Sprint individual service plans
- 15% off\* most regularly priced Sprint business service plans
- Waived activation fee on new activations (approximately \$36 in savings)
- Waived upgrade fee (approximately \$18 in savings)
- Discounts on phones & accessories\*\*
- National rates with no roaming or long distance charges
- Includes Any Mobile, Anytime Plan

### 3 Ways to Get Your Discount:

1. Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save.
2. Go to [www.SprintSave4CU.com](http://www.SprintSave4CU.com)
3. Visit your local Sprint store.

### **What are you waiting for? Start saving today!**

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\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. \*\* Up to \$150 off new phones and smart phones with 2-year service agreement or eligible upgrade. While supplies last Must be a credit union member to qualify.



P.O. Box 560  
Hahnville, LA 70057

16749 River Road  
P.O. Box 560  
Hahnville, LA 70057  
985-783-2130 985-783-1101  
1-800-624-7313  
Fax 985-783-2905

**Boutte Branch**  
13111 Hwy. 90 • Boutte 70039  
985-785-6943 985-785-6944  
Fax 985-785-9749

**Laplace Branch**  
100 Palmetto Road  
Laplace 70068  
985-651-2510 985-651-2568  
Fax 985-651-2652

**Lobby Hours**  
Main Office, Laplace & Boutte  
Mon, Tues, Wed, & Fri  
9:00 AM to 5:00 PM

**Drive-thru Hours**  
Main Office, Laplace & Boutte  
Thurs 9:00 AM to 6:30 PM  
Laplace & Boutte Only  
Saturday 9:00 AM to 12:30 PM

**Que Audio Response System**  
985-783-2933  
1-800-340-1030

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

with a total choice holiday loan  
this holiday season . . .

there will be much  
**MISTLETOEING**  
AND HEARTS WILL BE  
**GLOWING**

Borrow through  
December 31st,  
up to  
**\$2,000.00**

for as low as  
**5.50% APR**  
for a term up to  
**12 months**

\* APR=Annual Percentage Rate. Loan approval determined by individual credit qualifications and term of loan. TCFCU participation required to borrow. Rates subject to change. Payment Example: \$1,000.00 financed @ 5.50% APR for 12 months equals \$85.84 per month. Standard Loan Application Fee of \$5.00 applies.