

MONROE TELCO

22228-News-1209



FEDERAL CREDIT UNION
Winter 2010

FEDERAL CREDIT UNION



CATCH A WAVE in your *NEW BOAT!*

Now you can finally afford to relax and enjoy the boat you've always wanted! Join us at the KNOE Boating and Outdoor Show January 29, 30 and 31 at the Monroe Civic Center. We'll be there to answer any questions you may have about financing your dream boat.



Rates as low as 5.25% apr



Flexible Terms



Up to 100% Financing

**Get your dream boat....
get our dream rate!**

Some restrictions may apply

73rd Annual Meeting

Join us as we celebrate another successful year at our 73rd Annual Meeting. This will be a fun filled night that includes dinner, lots of door prizes and fellowship. At this meeting, you will learn more about the Credit Union's financial position, products and services, current business issues and future goals.

When: Thursday, March 18, 2010
Where: West Monroe Convention Center
901 Ridge Avenue, West Monroe

Dinner: 6:30
Entertainment: 7:30
Business Session: 8:00



SAVE THE DATE

Member Appreciation Week
February 8-12

Monroe Telco FCU would like to take this time to thank each of you for being a valued member. During this time, we will be serving refreshments as well as giveaways for all who come.

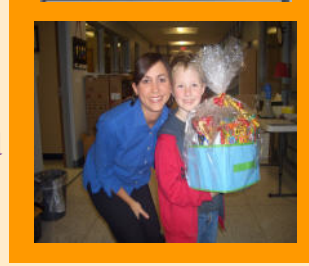
Please join us as we celebrate our biggest asset,
OUR WONDERFUL MEMBERS!

Monroe Telco out and about



The American Heart Association HEART WALK

Monroe Telco was a proud participant in this year's Heart Walk. We love getting involved in the community and this year was a huge success. Thank you to everyone who donated money to help for research and education!



Monroe Telco joined Riser Elementary in celebrating their Math-a-thon night in October. We had a booth set up for all kids to come and play our math games. We would like to congratulate Oscar Benson for winning our basket filled with goodies. We had a great time and look forward to going back next year!



8th Annual Rock 106 TOY DRIVE

We were honored to be a sponsor again for the 8th Annual Rock 106 Toy Drive. It was truly incredible to see the support from the community. Each year, this toy drive provides over \$25,000 in toys for underprivileged children and children of military families who are deployed.



Congratulations to our \$500 winner!

We would like to give a big congratulations to Macy Chilton, our lucky winner of the \$500 giveaway during our membership drive!



Monroe Telco FCU now offers Web Connect to download account information into Quicken®, the easiest way to organize your personal finances.



On behalf of the Board of Directors and Staff, we wish each of you a Happy and Prosperous New Year!



Fraud Reminder

We would like to remind you that Monroe Telco FCU will never contact you for personal financial information. Never provide your Social Security number, account number or passwords over the phone or internet if you did not initiate the contact.



Don't get TRAPPED with a high interest Credit Card!

Does your credit card do what's right for you, even when no one is watching? Does your card give you a low interest rate? Easy to understand terms? No hidden fees? The Credit Card Accountability and Disclosure Act of 2009 was designed to make other financial institutions do what Monroe Telco FCU has been doing all along—operating in consumers' best interest.

According to the *New York Times*, credit union credit cards are the ones other credit card providers should emulate. So why are you carrying around those other credit cards from issuers that so mismanaged your trust that the government was forced to make them do the right thing? Call us today at 318-397-4243 and we'll get you started on a credit card that already has low interest rates, low fees, reasonable grace periods and great member service!

WELCOME to our new Sponsor Companies!



We would like to take this opportunity to welcome our newest Sponsor Companies:

**West Monroe Walmart
And
Rayville Walmart**

We look forward to serving your financial needs.



Did you know Payday Lenders charge interest rates anywhere from 300% to 1,000%? If you're strapped for cash and feel desperate, visit us instead. We offer alternatives with fairer terms and lower rates. Stop by or call today to learn more about our **MONEY LAYAWAY LOAN**-the loan where **no credit check** is required! During tough times, we can help!

Pass up **PAYDAY LOANS**



ALL SIGNS POINT TO MONROE TELCO FCU

If your auto loan isn't from a Credit Union, you're probably paying too much. Shop around and compare. As a non profit financial institution, our interest rates and fees are lower. Our terms are flexible and our service can't be beat! We can even refinance your pricey loan if you're stuck with car payments you can't afford. If your auto loan doesn't stack up, buckle up and stop by for a visit. We can save you money!

Christmas Club Accounts

Treat yourself next holiday season with a credit union Christmas Club Account. If credit card bills are leaving you overwhelmed, we can help! Instead of charging everything at the last minute, save in advance for the holidays.

A Christmas Club Account will eliminate the financial stress of the season!

HOLIDAY CLOSINGS

New Years Day

January 1, 2010

Martin Luther King Day

January 18, 2010

President's Day

February 15, 2010



It's never too early or too late to plan and save for retirement. Still, the closer you get to retirement, the tougher it becomes. With the hectic lives people live today, an easy, less time-consuming retirement investment is what they need. The solution is an Individual Retirement Account (IRA). Make your IRA habit-forming. At Monroe Telco FCU, we'll help you get your retirement plan off to the right start and make contributing to an IRA easy with direct deposit and payroll deduction.

You still have until April 15, 2010 to make a contribution into your IRA account for the tax year 2009!

Monroe Telco's Rates

Loans*

Autos (as low as).....	5.25%**
Boat Loans (as low as).....	5.25%**
Personal Loans (as low as).....	10.4%
Visa Credit Cards (as low as).....	9.90%
New 4 Wheeler, Jet Ski, Motorcycle (as low as).....	5.50%
(Used as low as).....	6.40%
Share Secured Loan (as low as).....	4.00%
New Travel Trailer, Motor Home (as low as).....	7.50%
(Used as low as).....	8.50%

MORTGAGE RATES***

1st Mortgage-10 yr (as low as).....	4.750%
1st Mortgage-15 yr (as low as).....	4.875%
2nd Mortgage-15 yr (as low as).....	8.00%
Unimproved Property-12 yr (as low as)....	7.50%

Savings****

REGULAR SHARES

	APR	APY
\$100.00-5,000.00.....	0.25%	0.25%
\$5,000.01-15,000.....	0.50%	0.51%
\$15,000.01-50,000.....	0.75%	0.76%
\$50,000.01-UP.....	1.00%	1.01%

Christmas Club.....	0.20%	0.20%
Vacation Club.....	0.20%	0.20%
Checking Acct.....	0.20%	0.20%
IRA's.....	1.25%	1.26%

CD'S (\$1,000 to \$10,000)

	APR	APY SAME
6 Month.....	0.75%	
12 Month.....	1.00%	
24 Month.....	1.00%	
3 Year.....	1.00%	

CD'S (\$10,000 and over)

6 Month.....	1.25%
12 Month.....	1.60%
24 Month.....	1.60%
3 Year.....	1.60%

*Rates are effective as of 9/1/09 and are subject to change without notice. These rates may be higher based on an assessment of your credit rating and a down payment may be required.

**Rate includes a .25% reduction with 2 or more services with Monroe Telco FCU.

***Rates are effective as of 6/24/09 and are subject to change without notice.

****Rates are effective as of 4/3/09 and are subject to change without notice.



PRODUCT INFORMATION

For more information about Monroe Telco FCU's products or services, please complete the form below and mail to: Monroe Telco Federal Credit Union, 4705 Cypress Street, West Monroe, LA 71291.

Name: _____ Address: _____

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| <input type="checkbox"/> Checking Accounts | <input type="checkbox"/> Visa Credit Cards | <input type="checkbox"/> Certificates of Deposit |
| <input type="checkbox"/> Overdraft Privilege | <input type="checkbox"/> Visa Gift Cards | <input type="checkbox"/> Individual Retirement Accounts |
| <input type="checkbox"/> Free Internet Banking | <input type="checkbox"/> Safe Deposit Boxes | <input type="checkbox"/> Direct Deposit |
| <input type="checkbox"/> Free Debit Cards | <input type="checkbox"/> Travelers Cheques | <input type="checkbox"/> Payroll Deduction |
| <input type="checkbox"/> Audio Response | <input type="checkbox"/> Auto Loans | <input type="checkbox"/> Prepaid Debit Cards |
| <input type="checkbox"/> Money Orders | <input type="checkbox"/> Mortgage Loans | <input type="checkbox"/> Service Center Network |
| <input type="checkbox"/> GAP Insurance | <input type="checkbox"/> Extended Warranties | <input type="checkbox"/> Credit Life & Disability Insurance |