



Credit Union Connection

A quarterly publication for members who make a difference

FALL 2007



Make Your Holidays Sparkle

**Christmas will Shine Bright
with a Loan from Us!**

From October 1, 2007 through December 31, 2007, you can obtain a Christmas Loan from the credit union. Borrow up to \$1,200 for 12 months at 9% A.P.R.* Call or stop by the credit union today for more information, or to complete an application.

* Qualifying members only, approval is subject to our normal credit guidelines and criteria, some restrictions apply. Annual Percentage Rate (APR) is subject to member's credit qualifications and rates are subject to change.

International Credit Union Day October 18, 2007

International Credit Union Day is Thursday, October 18, 2007, and this year's theme "Credit Unions: Together We're Better," celebrates the benefits of belonging to a financial cooperative. Some 42,000 credit unions in 92 countries serving more than 161 million members share the same goal: To help improve the quality of life for their members/owners.

Since 1948, International Credit Union Day has been a day set aside to reflect on the positive role credit unions play in bringing people together so they can achieve financial security for themselves and their communities. As we acknowledge this day, it's a chance to say thank you to our valued member/owners for your participation in the credit union, because "Together We're Better."



Come Watch Us Grow

As anyone can see when they drive by the credit union, we are in the process of building a new building. We are still open for business in our existing location, and we invite you to come by often to see the progress. The new building is slated to be completed by the end of December.

When finished the new 4,484 square-foot facility will provide new and improved products and services for members. Safe Deposit Boxes will be available in a variety of sizes, along with a drive up Night Depository. Offices for Member Service Representatives and Loan Officers will allow for professional and personalized service.

Once in the new building you will find the same outstanding friendly service, our drive-thru ATM, and all the deposit and loan products you have received in the past.

During this construction time, we are very sorry for any inconvenience you may experience when you visit the credit union. Parking is available, but limited and the drive-thru is open. For your convenience, and to assist members, we will provide Money Orders through the drive-thru until the new building is completed.

"We are excited about this new full service location and how it will help us better meet the lending and depository needs of our existing, as well as potential members," said LeTourneau Federal Credit Union President Debbie Martin. She then added, "During this construction time we will try to accommodate members in any way we can when they visit the credit union."



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Our New Beginning

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Direct Deposit Makes Saving Easy

Saving money can be difficult to do. Your credit union can help make it easier with direct deposit. Direct deposit automatically deposits your paycheck into your credit union account(s)—share draft/checking, savings, or an IRA (individual retirement account).

Direct deposit allows you to earn dividends on funds as soon as possible—if you're not working on payday, your paycheck still arrives at the credit union on payday. Direct deposit also saves time—no more waiting in line over your lunch hour to deposit your paycheck. To learn more, talk with someone at your credit union today.

SKIP Your Payment Coupon

Yes! I would like to Skip My Payment (s) for the month of _____

Account Number _____

Loan # _____

Loan # _____

Loan # _____

Signature _____

Date _____ Daytime Phone Number _____

By signing the above, you authorize LeTourneau Federal Credit Union to extend your final loan payment by one month. You must be a member in good standing. This offer is void unless all previous scheduled payments have been made. Loans excluded from this offer include: balloon payment and single payment loans, bankruptcy accounts, delinquent loans, and mortgages. Interest will accrue on all loans affected by the program, which will cause the maturity date on each loan to be extended.

Stay Informed with FREE Credit Reports

It is important to know what information is on your credit report. With the increasing number of cases of Identity Theft in the nation today, members need to stay one step ahead of anyone who may attempt to use their personal information without their permission to commit fraud or other crimes.

Don't be a victim:

Consumers in Texas are allowed to request a copy of their credit report. The Federal Fair Credit Reporting Act requires each of the nationwide consumer reporting companies provide consumers with a FREE copy of their report once every 12 months.

The three nationwide companies have set up a central website, a toll-free telephone

Have You Changed or Are You Changing Your Address?

If you are planning to move shortly or have already moved, it is very important to inform the credit union of your new address and phone number as soon as possible. By letting us know, you won't lose valuable time in receiving your mail from us.

Just a Reminder

This year, due to the Energy Policy Act of 2005, Daylight Saving Time ends on November 4, the first Sunday in November. Don't forget to turn your clocks back on hour.



Longview Office

2301 S. High St.
Longview, Texas 75602

(903) 237-7490 • (903) 237-7496 (Fax)
(903) 237-7494 (Audio Response)

Lobby Hours

Monday thru Friday 8:30 a.m. - 4:30 p.m.

Drive Thru Hours

Monday thru Thursday 8:00 a.m. - 5:00 p.m.
Friday 8:00 a.m. - 5:30 p.m.

Vicksburg Office

500 LeTourneau Rd.
Vicksburg, MS 39180

(601) 629-3366

Lobby Hours

Monday thru Friday 8:00 a.m. - 5:00 p.m.

Website

www.letourneaufcu.org

Holiday Closings

Columbus Day – October 8, 2007

Veteran's Day – November 12, 2007

Thanksgiving Day – November 22, 2007

Christmas Day – December 25, 2007

New Year's Day – January 1, 2008

Board of Directors

Chairman – Ed Collins

Vice Chairman – Sammy Glaze

Directors –

Dan Platt

Doug Coon

Larry Methvin

Mission Statement

LeTourneau Federal Credit Union's Mission is to provide services to our members in a responsible, caring and professional manner while maintaining financial safety and soundness.



AMERICA'S
CREDIT UNIONS™

"We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act."

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