



Credit Union Connection

A quarterly publication for members who make a difference

FALL 2008

International Credit Union Day

it ^{my credit union} belongs to me™

International Credit Union Day (ICU Day) is Thursday, October 16, 2008. Who owns the credit union – You Do! This year we celebrate the equal ownership of each credit union member. ICU Day is when credit unions around the world join together to celebrate the spirit of the movement.

As we acknowledge this day, it is a chance to say Thank You to you our valued member/owners for your participation in the credit union.

What to Store in a Safe Deposit Box

What should you store there? Basically anything that would be difficult, or impossible to replace if lost. Everyone thinks of documents like a Social Security card, marriage and birth certificates, property deeds, copies of wills and so forth. But less obvious items should include family heirlooms, photos, genealogical records and keepsakes like watches, locketts, etc. Also consider storing backups of important computer files. You may have CD or hard drive backups at home but what happens if your whole house goes up in flames?

For low-cost peace of mind consider renting a safe deposit box. We have sizes to fit your needs. Stop by today, let us help you protect your valuables.



Just in the
“Nick” of time

We made the perfect loan for Santa. We can make one for you too!

Borrow up to \$1,200
For 12 months
For as low as 9.00% APR*

With the Holidays just around the corner it is easy to put a strain on your budget. Instead of stressing about how to pay for all the Holiday expenses, why not put your mind at ease with a loan from your credit union.

Applying is simple, just visit one of our locations, apply online at www.letourneau.org or call the credit union for more information. Don't Delay - this loan is only available from October 1, 2008 until December 31, 2008.

* 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.



Safe and strong through good times and bad

With reports in the news of some financial institutions facing losses and other problems you may be wondering about the financial stability of places where you do business. We'd like to reassure you that LeTourneau Federal Credit Union remains strong, safe and secure.

You can have peace of mind knowing your deposits are federally insured through the National Credit Union Administration (NCUA), a U.S. government agency. The NCUA is backed by the full faith and credit of the U.S. government. Not one penny of insured savings has ever been lost by a member of a federally insured credit union. Each account holder's funds are insured to at least \$100,000, and retirement accounts such as Individual Retirement Accounts and Keoghs are separately insured up to \$250,000.

We're here for you - a Member Service Representative would be happy to answer any questions you may have. Call 903-234-3480 or stop by today!



Important

Online Security Information

LeTourneau FCU wants to assure you your personal Account information is safe with us.

For your protection please note the following information:

1. LeTourneau FCU will not ask you to give personal or Account information via e-mail.
2. For your protection, any e-mail sent from LeTourneau FCU including member service e-mails or e-mail alerts will require that you successfully login to our secure website at www.letourneaufcu.org before entering any personal information.
3. If you receive an e-mail appearing to be from LeTourneau FCU that asks for personal information such as your Account number or Social Security Number do not respond to the e-mail. Notify us immediately at 903-234-3480.

The number one rule...don't respond! Call or contact us immediately if you become aware of anything suspicious.

Can You Spot a Scam?

Test your marketplace savvy. Take the Grand Scam Challenge at www.ftc.gov/grandscam to see if you can tell the difference between fact and fiction. Then click on the ftc.gov links to find information about how to build a better credit report, get credit, prevent identity theft, and handle telemarketing calls.

Visa® Gift Cards Coming Soon



LeTourneau Federal Credit Union will soon offer gift cards. That's right, you can purchase Visa® gift cards right at the teller line. Gift cards are great to use as gift ideas or for any special occasion. Gift cards can be used at any location where Visa® is accepted.

Just a reminder

This year Daylight Saving Time ends on November 2, the first Sunday in November. Don't forget to turn your clocks back one hour.



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.



Longview Office

2301 S. High St.
Longview, Texas 75602

(903) 234-3480 • (903) 234-3486 (Fax)
(903) 234-3484 (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, Mississippi 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 13, 2008

Veteran's Day – November 11, 2008

Thanksgiving Day – November 27, 2008

Christmas Day – December 25, 2008

New Year's Day – January 1, 2009

Board of Directors

Chairman – Ed Collins

Vice Chairman – Sammy Glaze

Directors –

Dan Platt

Doug Coon

Brenda Hunt

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."