



Credit Union Connection

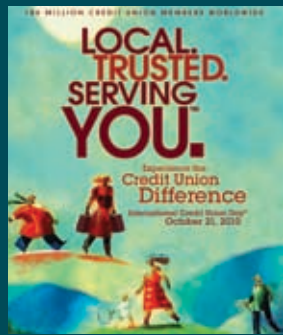
A quarterly publication for members who make a difference

FALL 2010

International Credit Union Day 2010

We are celebrating a special day, and you're part of it.

Join us October 21st as we celebrate International Credit Union Day. More than 186 million people worldwide



belong to a credit union just like yours.

Because when you go to the credit union, you're not just a customer—

you're a member. It really is "your credit union." Banks belong to shareholders, hoping to profit from your transactions. At a credit union, any earnings are returned to you in the form of better rates on loans and savings.

Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services. It's your money, and this International Credit Union Day, we want to thank you for trusting LeTourneau FCU to take care of you. We have only your best interest in mind.

Does Santa Need a Little Help with This Year's List?

With the Holidays just around the corner it is easy for Santa to have a strain on the budget. At LeTourneau FCU we can help with a special Christmas Loan for all the holiday expenses.

Borrow up to \$1,200
For 12 months
For as low as 7.90% APR*

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, 2010 until December 31, 2010.

* 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.



It's Easy and Simple Online Banking and E-Statements are just a CLICK Away

Simplify your life with e-services, Online Banking, e-statements, Direct Deposit, and more. If you're looking to save time and hassle, e-Services are available 24 hours a day, seven days a week so you can manage your finances on your schedule. They are also a great way to monitor your finances, because you can access your personal information from your personal mobile device or personal computer.

e-Services are *safe* and *secure*, and getting started is easy. Just give us a call and we will set you up. When you sign up for online banking, you will also be signing up for the convenience of e-statements.

Contact us to find out more about the e-Services options available at the credit union.

SKIP-A-Payment Coupon

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

Account Number _____

Loan # _____

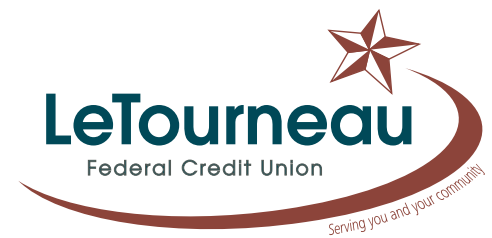
Loan # _____

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 11, 2010

Veterans' Day – November 11, 2010

Thanksgiving Day – November 25, 2010

Board of Directors

Chairman – Ed Collins

Vice Chairman – Brenda Hunt

Directors –

Dan Platt

Doug Coon

Nancy Dewey

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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Choose Wisely When Getting Your Credit Report

Which of these services offers you a FREE credit report from each of the credit reporting agencies each year?

- A. FreeCreditReport.com
- B. AnnualCreditReport.com
- C. Both of the above
- D. Neither of the above

The correct answer is B. AnnualCreditReport.com!

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law. Other websites that claim to offer "free credit reports," "free credit scores" or "free credit monitoring" are not part of the legally mandated free annual credit report program.

In some cases, the "free" product comes with strings attached. For example, the "free" services converts to one you have to pay for after a trial period if you do not cancel it during that trial period. You may be unwittingly agreeing to let the company start charging a fee to your credit card. Some sites use terms like "free report" in their names, and others have URLs that purposely misspell annualcreditreport.com in the hope that you will mistype the name of the official site. Some sites may direct you to other sites that try to sell you something or collect personal information.

For more information from the federal government regarding your credit report, visit www.ftc.gov/freereports.



Thrifty Tip

Empty your wallet! No, we don't mean completely. Just your change. Whatever you have in change at the end of the day throw in a jar, plastic container, whatever. Every couple of months or so bring it to the credit union for counting and put it into savings. If you average 50 cents a day in change, that's about \$182.50 per year.