



Credit Union Connection

A publication for members who make a difference

Winter 2012

Great Deals Await— Move Those Loans on Over!



Think that bank or car dealer gave you a great loan? Think again! Bring your loan to LeTourneau FCU and we'll refinance a loan from another financial institution and lower your interest rate by **2% APR***. There's a very good chance you'll be able to reduce your interest rate, and that will make your payments go further and reduce your bills faster.

You can do better at your credit union. Swap out your high-interest rate loans for lower rate credit union loans.

* Rate cannot be lower than 5% Annual Percentage Rate (APR). Offer valid on new credit union loans only and may not be combined with any other promotion. Qualified members only, approval is subject to our normal credit guidelines and criteria, some restrictions apply. APR is subject to member's credit qualifications and rates are subject to change.

Happy New Year from all of us at LeTourneau FCU

Now is a GREAT TIME to Buy a New or Used Vehicle!

Rates as low as 2.79% APR*



If you've had your eye on a new or used car, now is the time to purchase. For a limited time, get rates as low as **2.79% APR** on new or used vehicles. With **100% financing and terms up to 60 months**, get moving to the dealer!

Before you set foot on the car lot, get pre-approved for an auto loan at LeTourneau FCU. Getting pre-approved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for.

If you have questions about how much car you can afford, or how financing works, our loan officer will be happy to help.

Call or stop in today. We're here to help with all of your vehicle loan needs.

* Offer valid for 2009 or newer year models. Terms up to 60 months. Offer subject to change without notice. Credit score must be 760 or above. Loans subject to normal LeTourneau FCU guidelines. Not applicable on existing LeTourneau FCU loans. No other discounts apply.

Fun, Fun, Fun! Vehicle, Motorcycle, Boat, ATV, or almost anything else



Purchase or refinance a vehicle, motorcycle, boat, ATV or almost anything else and enjoy these awesome Annual Percentage Rates*:

1.99%	2.99%	3.99%
Up to 12 months	Up to 24 months	Up to 36 months

Apply today!

* Loans subject to normal credit guidelines. Payment estimate – 1.99%: 12 monthly payments of \$84.24 per \$1,000 borrowed; 2.99%: 24 monthly payments of \$42.98 per \$1,000 borrowed; 3.99%: 36 monthly payments of \$29.52 per \$1,000 borrowed.

* Offer subject to change without notice. Credit Bureau risk score must be 680 or above. Collateral value must be sufficient to cover loan balance not to exceed 100% of NADA values. Not applicable on existing LeTourneau FCU loans.

Pass Along Your Credit Union Legacy!

The legacy you leave your family might include such tangibles as your house and cars and some financial assets, maybe a family business. Your legacy also includes the less tangible things that are unique to your family—family history and name, maybe a dimple or chin cleft, favorite recipes, and the way you identify what's important to stand for as you move through life.

There's another aspect of legacy you can share right now. Because you're a member here, your immediate family are eligible to join and membership provides both tangible and intangible benefits.

Credit unions are financial cooperatives, owned by their members. Because we have no shareholders, our board's only interest is the safety and soundness of the credit union and making sure that members, not stockholders, are the beneficiaries of product and service decisions.

We price loans, pay dividends on funds you've deposited, and provide you with high-quality, low-cost services at reasonable fees. Banks must price products and services to make a profit and pay their stockholders. But credit unions are member-owned, not-for-profit financial cooperatives dedicated to improving members' lives.

Members of your family will experience the same benefits of credit union membership you already enjoy. They, too, will benefit from our expert advice, low rates on loans, high dividends on savings and certificates, and exceptional customer service.

If you enjoy the unique benefits of belonging to a credit union, share this legacy with your family.



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.

Website

www.letourneaufcu.org

Holiday Closings

MLK, Jr. Day – January 16, 2012

President's Day – February 20, 2012

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."