



Grand Opening and Ribbon Cutting Held on March 19th

The credit union celebrated the opening of its new office located at 701 Barrow Street. You are invited to visit our newest facility which offers a full range of services, including lobby and drive-up window service, a night deposit, 24-hour ATM, cash withdrawals, and expanded parking.



Compare Credit Card Interest Rate to 'Grand Opening Loan Special'

\$5000 Loan with 12 Monthly Payments

Annual Percentage Rate	Interest Amount
9.90%	\$273.62
2.50%	\$68.35

Amount saved \$205.37

Apply with La Terre FCU today to pay off high interest rate loans at other financial institutions.

Comparison based on \$5000 borrowed with estimated monthly payments \$422.37 at 2.50% APR*, compared to \$5000 borrowed with estimated monthly payments \$439.47 at 9.90% APR*.

APR* = Annual Percentage Rate - Approval and terms are based on qualified borrower's credit and ability to repay.

Rates and loan amounts may vary based on individual credit history. All credit union loans, rates and terms are subject to change without prior notice. Other terms and conditions may apply. Limited time offer ends 4-30-2013.

Help Senior Parents Manage Their Money

Adult children caring for senior parents are attending to more than medical needs--they are assisting with money management tasks and financial decision making. Consider these tips:

- 1. Start the money conversation.** Does the parent need help with bill paying or balancing a checkbook? Who will manage funds if your parents cannot? Approach the subject by saying you heard that a friend had a similar money discussion with her parents and everyone agreed it resulted in significant peace of mind.
- 2. Ask about legal documents.** Request that your parents designate someone to manage financial affairs, health-care power of attorney, living will, and will. Make sure you understand your parents' wishes.
- 3. Understand basic information.** Review monthly income sources and expenses. If expenses exceed income from Social Security and pensions, where will supplemental funds come from? Prepare a balance sheet listing assets and debts, and get a list of your parents' financial advisers.
- 4. Reduce parental debt.** Make a plan to pay off accounts with high interest rates, transfer balances to accounts with lower interest rates, and stop using credit to pay for monthly needs. Consider a reverse mortgage as another source of income.
- 5. Review insurance coverage.** Review all contracts; benefit limits may be outdated. Consider increasing deductibles or limiting coverage if funds are available to cover small losses.
- 6. Hire assistance.** Parents may need help preparing taxes, managing investments, and choosing housing options. Consider someone who specializes in geriatric finance. Be sure a financial adviser holds appropriate credentials such as certified public accountant, or licenses for insurance and brokerage services.

Everyone no matter what age can benefit from these tips.



2007 Lexus IS250 Only \$21,375
Contact us at 985-872-2836 for details.

Tuition Loans PLUS \$500!!

Rates as low as 7.5% APR*
\$500.00 additional per student **
12 months repayment

APR* - Annual Percentage Rate - Rates and loan amounts may vary based on individual credit history and are subject to change. Other terms and conditions may apply. For example: Tuition loan monthly payment \$86.78 per \$1000 borrowed at 7.5% APR for 12 monthly payments. ** Tuition funds are made payable to the school (available for K through 12), the additional \$500.00 check is made payable to the borrower.

Holiday Closings

Monday, May 27th – Memorial Day
Thursday, July 4th – Independence Day

To access your funds, use your La Terre Federal Credit Union ATM Card at ATMs and your Debit Card at participating merchant locations or ATMs. Access account information 24/7 with our Online Banking service – www.laterrefcu.org

Locations

701 Barrow Street
Houma, LA 70360
Phone: 985-872-2836
Toll Free: 1-866-865-3636
Fax: 985-872-1666

101 Glynn Avenue
Houma, LA 70363
Phone 985-872-2836
Toll Free: 1-800-340-9533
Fax: 985-868-6265

Lobby Hours

Monday - Thursday
9:00 AM - 5:00 PM
Friday 9:00 AM - 4:30 PM

Drive-Up Window Service (Available at 701 Barrow Street location only)

Monday - Thursday
9:00 AM - 5:30 PM
Friday 9:00 AM – 5:00 PM

Website

www.laterrefcu.org

E-Mail

laterrefcu@gmail.com

Drop Box Location

701 Barrow Street
Houma, LA

Federally insured by the National
Credit Union Administration