



**Need a New Car?  
 Your Credit Union Membership Gives  
 You Three Great Ways To Save**

La Terre Federal Credit Union has three ways for our members to save on a new vehicle purchase.

**First**, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands, of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member.

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to see how much you can save and request your GM Authorization Number.

**Second**, our members can save big with great low rates when you finance your new vehicle through La Terre Federal Credit Union. Contact us at 985-873-4609 directly to find out more about your vehicle financing options.

**Third**, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!

GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates). The new Chevrolet Cruze Eco, with its 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

**A loan from  
 La Terre Federal Credit  
 Union can help with  
 your Back-to-School  
 shopping.  
 Apply today!**



**Our Loan Specials are Making  
 Quite a Splash with Members!!**

**New Vehicle and  
 New Recreational Vehicle Loans!**

Rates as low as **2.65% APR\***

Our lowest rates ever on loans for new vehicles including cars, motor homes, boats and motorcycles.

**Summer Loan Special!**

Borrow up to **\$2500**

Rates as low as **9.9% APR\***

Up to 12 months to repay

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. Minimum monthly payment \$28.93 per \$1000 borrowed at 2.65% APR for 36 monthly payments, including the Loyalty Discount. Actual rates on new vehicle and new recreational vehicle loans may vary based on member qualifying for Loyalty Discount (.25% discount with enrollment in all four (4) of the following La Terre FCU services: Checking, Debit Card, Online Banking, and Online Bill Pay). Vehicle loans currently with La Terre Federal Credit Union do not qualify for this special.

Example payment: 'Summer Loan Special' minimum monthly payment \$8.79 per \$100 borrowed at 9.90% APR for 12 monthly payments. Limited time offers.

## HOLIDAY CLOSINGS

Wednesday, July 4<sup>th</sup> – Independence Day

Monday, September 3<sup>rd</sup> – Labor Day

Our services are still available even when our offices are closed.

Use your La Terre Federal Credit Union ATM Card at ATMs, and your Debit Card at participating merchant locations or ATMs.

Access your account information 24/7 with our Online Banking service at [www.laterrefcu.org](http://www.laterrefcu.org).

Remember to 'Like' us on Facebook.



## Checklist for Storm Season

Recommendations to help you prepare for emergencies:

- ❖ Order a supply of personal checks
- ❖ Register for Online Banking and/or Online Bill Pay
- ❖ Order ATM or Debit card in advance and activate your cards
- ❖ Confirm ATM and/or Debit card expiration dates and PINs
- ❖ Locate and verify account number, username, and password
- ❖ Open a credit union Line Of Credit or request an increase current limits
- ❖ Sign up for direct deposit of payroll checks
- ❖ Verify and pack contact phone numbers and website addresses



### Big News! Members Earn Promotional Dollars From Sprint

Sprint is offering the following promotions to Credit Union members in addition to the 10% Credit Union Member Discount and waived activation fee\*

- **Member Referral Promotion** – Members on Sprint can refer other Credit Union members to Sprint and each earn a \$50 Visa Prepaid Card
- **Port-in (Switch To Sprint) Promotion** – Members who transfer from another provider earn a \$50 service credit per line  
*\* Verification of Credit Union membership is required.*

#### Member Referral Promotion

Referring members must be current Sprint customers with a Credit Union discount.

- **The Referral Promotion can be combined with the Port-in (Switch to Sprint) Promotion earning a new Sprint customer a \$50 Visa prepaid card for a referral and \$50 in-service credit for each line they switch to Sprint.**

**When:** Promotion runs through July 31, 2012.

**What:** Refer members to Sprint and if they sign up, you'll *each* receive a \$50 Visa Prepaid Card. Earn up to \$250 when you refer five new accounts. *(Maximum of five accounts.)*

**How:** Current Sprint customers with a Credit Union discount can start referring today.  
Visit: **[Sprint.com/promo/iL1951RR](http://Sprint.com/promo/iL1951RR)**

For promotion details visit: [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint).

#### Port-in Promotion (Switch to Sprint)

This marks the return of our very successful 2011 promotion.

- **The Port-in (Switch to Sprint) Promotion can be combined with the Referral Promotion earning a new Sprint customer a \$50 Visa Prepaid card as a referral and \$50 in-service credit for each line they switch to Sprint.**
- **iPhone is eligible for this promotion.**

**When:** Promotion runs through August 31, 2012.

**What:** For a limited time, Credit Union members who 'Switch To Sprint' from a competitive provider receive a \$50 service credit for each newly activated line of service. Plus, they'll receive a 10% discount\* on select monthly service plans and waived activation fees.

**How:** Visit: [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint) for details on the 10% discount\* on select monthly service plans & waived activation fees.

**Upon activation:** members visit **[Sprint.com/promo/iL29171PC](http://Sprint.com/promo/iL29171PC)** within 72 hours of port-in activation to request your service credit.

\* Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

<u>Location</u>	<u>Address</u>	<u>Contact Information</u>	<u>Hours of Operation</u>
<b>Downtown Office</b> 880 Belanger St. Houma, LA 70360	P O Box 3613 Houma, LA 70361	Office-----985-873-4609 Toll Free Number- 1-866-865-3636 Fax-----985-850-6184 Office-----985-872-2836	<b>Monday – Thursday</b> <b>9:00 AM – 5:00 PM</b> <b>Friday 9:00 AM – 4:30 PM</b>
<b>Eastside Office</b> 101 Glynn Avenue Houma, LA 70363	P O Box 10241 Houma, LA 70363	Toll Free Number--1-800-340-9533 Fax-----985-868-6265 Website----- <a href="http://www.laterrefcu.org">www.laterrefcu.org</a>	<b>Federally Insured by NCUA</b>