

## What Could Make Our Loan Special Better? *Longer terms!*

**Now Up To 60 Months To Repay!**

**APR\* as low as 2.65%\* on new vehicle and new recreational vehicles**  
**Limited time offer - Apply today!!**

APR\* = Annual Percentage Rate – Approval and terms are based on member'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. Estimated monthly payment \$17.82 per \$1000 borrowed at 2.65% APR for 60 monthly payments, including the Loyalty Discount. Advertised rate includes member qualifying for Loyalty Discount (you can qualify for the .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.



### **Credit Union Prepares to Move to New Location in January 2013**

La Terre Federal Credit is preparing to move its downtown office from 880 Belanger Street, Houma, Louisiana to **701 Barrow Street, Houma, Louisiana**. We are excited to provide a building designed to better serve the financial needs of current and future members.

Our new office will provide many avenues to enhance member service. The new full service facility will offer easy access, cash withdrawals, expanded parking, convenient drive-up service, an on-premise ATM, a larger lobby and a centralized phone system.


By dialing the centralized phone number, **985-872-2836**, and then making the appropriate selection, members will be able to directly contact a department or staff person at either the Barrow Street or Glynn Avenue location. This new menu-driven phone system will allow members to easily reach the people or department they need.



**Grand Opening Loan Special!!**  
**Apply today for up to \$5000**  
with an annual percentage rate\* as low as  
**2.50%**  
**Limited time offer now through February 28, 2013**  
APR\* = Annual Percentage Rate – Approval and terms are based on member'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.



Mark Your Calendar and Plan to Attend the Annual Membership Meeting  
The annual membership meeting for La Terre Federal Credit Union will be held on **Wednesday, March 27, 2013 at 2:30 PM** in the TGMC Cafeteria, 8166 Main Street, Houma, Louisiana. We hope you will join us for a brief business meeting, with gifts and light refreshments, and several lucky members will walk away with door prizes.

Visit our website, [www.laterrefcu.org](http://www.laterrefcu.org), for the most recent information on our loan specials, Facebook prize drawings, money saving information from the Invest in America program, and more benefits your credit union membership provides. Remember to 'Like' us on Facebook. 



**2007 Lexus IS250**  
**Only \$21,375**  
**Contact us at**  
**985-873-4609 for details.**

**HOLIDAY CLOSINGS**

January 21<sup>st</sup> – Martin Luther King, Jr. Day  
 February 12<sup>th</sup> – Mardi Gras Day  
 February 18<sup>th</sup> – President’s Day  
*On March 27<sup>th</sup> our offices will close at 2:00 PM for the membership meeting.*

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](http://www.laterrefcu.org)

**Invest In America Program Offers Discounts to Credit Union Members from GM and Dell**

Your credit union membership can turn into great savings with the ‘Credit Union Member Discount’ program from GM. Credit union members can receive Preferred Pricing, which is a special discounted price below the MSRP. To get the information on how to save hundreds and even thousands of dollars on new GM vehicles, go to [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org), click on GM, and then click ‘Save Now’.

**Select Dell Inspiron systems get \$50.00 OFF!**

Invest in America and Dell are pleased to offer credit union members \$50.00 off when purchasing select Inspiron systems (priced at \$685.99 and above - before tax, shipping and handling). This offer is in addition to the 2% discount credit union members are eligible for on qualifying systems. The savings are instant – members should use **coupon code HVVHWTGJ3Z5Q0W** when placing their order online or by phone. Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) and click on **Dell** for complete offer details. This \$50.00 savings discount is valid through 2/1/13.

**Identity Protection**

La Terre Federal Credit will never send you a letter, text message, or e-mail asking for your account numbers, usernames, passwords, or Social Security number. Never email your personal or financial information; email is not a secure method of transmitting personal information.

If you suspect that you have been a victim of phishing, vishing, or smishing or any form of identity theft, contact the credit union, business or organization impersonated in your email or message. For more information to protect you from identity theft, visit [www.OnGuardOnLine.gov](http://www.OnGuardOnLine.gov).

Location

Address

Contact Information

Hours of Operation

**Downtown Office**  
 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

**Monday – Thursday**  
**9:00 AM – 5:00 PM**  
**Friday 9:00 AM – 4:30 PM**

**Eastside Office**  
 101 Glynn Avenue  
 Houma, LA 70363

P O Box 10241  
 Houma, LA  
 70363

Office-----985-872-2836  
 Toll Free Number--1-800-340-9533  
 Fax-----985-868-6265  
 Website----- [www.laterrefcu.org](http://www.laterrefcu.org)

**Federally insured by the  
 National Credit Union  
 Administration**