

# McNeese FEDERAL Credit Union

*December 31, 2008 issue*

## ***Credit Union launches redesigned website...***

The credit union recently launched a completely redesigned website and the new site, [www.mcneesecu.com](http://www.mcneesecu.com), now features a tremendous amount of new information for the benefit of our members. The site now contains current credit union news & events, loan rate information, financial security information, a direct link to the NADA vehicle pricing guide and current local weather conditions and forecast. For convenience, the new site also allows members the ability to printout loan applications, ATM / debit card applications, change of address forms and scholarship applications. The site contains a comprehensive financial resource center which covers a wide range of resources such as financial amortization calculators, automobile buying tips, financial planning tips, savings and investments recommendations...just to name a few. Go to [www.mcneesecu.com](http://www.mcneesecu.com) to check it.

## ***Credit Unions are SAFE and INSURED...***

According to the Credit Union National Association (CUNA), credit unions as a whole have strong balance sheets and have steered clear of the subprime mortgage crisis. In comparison to the financial institutions that have had financial difficulties, the McNeese Federal Credit Union does not have any real estate mortgage loans on the balance sheet and has a very strong capitalization ratio of 17.86%.

Credit union member's deposits are insured by the National Credit Union Share Insure Fund (NCUSIF) up to at least \$250,000. The full faith and credit of the U.S. Treasury assures that member's savings are protected up to the federal insurance limitations. Credit Unions are also examined regularly by federal regulators to verify that they are operating in a safe and sound manner.

In conclusion, the McNeese Federal Credit Union continues to be in a strong financial position and a safe harbor for our member's savings. If you have any concerns about your insurance limitations, please feel free to give us a call.

## ***McNeese Credit Union members can now join Sam's Club...***

In partnership with Sam's Club, members of the McNeese Federal Credit Union are now eligible to join Sam's Club and are currently being presented with an exclusive membership offer. Members will receive a \$10 gift card when they sign up for a new Sam's Club membership or renew an existing membership by February 22, 2009. Sam's is also hosting an "open house" with refreshments for all McNeese Credit Union members on Saturday, January 24<sup>th</sup> from 10:00 A.M. – 12:00 noon. We hope you will join us at Sam's on January 24<sup>th</sup>.

***NEW vehicle loans as LOW as 4.99% A.P.R. with 100% financing*** of the purchase price *plus* tax, title and license and extended warranty. Please call us if we can assist you with your purchase.

## ***Refinance your NEW car or truck loan at the low rate of 4.99% A.P.R. !!!***

If you financed a **NEW** vehicle elsewhere within the past 12 months at a rate higher than 4.99% A.P.R., we would like the opportunity to refinance your loan to help you **SAVE MONEY**. Refinancing may help you lower your monthly payments; as well as reduce the total amount of interest that will be paid over the life of the loan.

***Do you need a consolidation loan due to excessive holiday expenses? Call us!***

***NO loan processing fees, NO origination fees and NO prepayment fees...***  
are charged on any McNeese Federal Credit Union loans !!!

***A special INVITATION from the McNeese Federal Credit Union...***

Credit union member's spouse, dependents, brothers, sisters, parents, grandparents and grandchildren are all eligible to join your credit union. Permanent McNeese employees, active McNeese Alumni and active McNeese Athletic Foundation members are also eligible for membership. *Please help us extend a special invitation to all your qualified relatives and friends to join YOUR credit union !!!*

***Are you taking advantage of our FREE checking account services ???***

***Apply for your VISA debit card today !!!***

Our VISA debit card allows members the opportunity to pay directly from their checking accounts without the hassles of writing a check. The debit cards may be used anywhere in the United States where VISA is accepted. The debit card also serves as an ATM card which allows members the opportunity to make cash withdrawals, transfers between accounts and perform account balance inquiries. Members who have a checking account relationship with the credit union are eligible to apply for one of the new cards. If you do not currently have a FREE checking account relationship with the credit union, we encourage you to open an account with us today. Debit card applications are available on our website at [www.mcneesecu.com](http://www.mcneesecu.com).

***Upcoming holiday closures:***

<b><i>Martin Luther King Day</i></b>	Monday	January 19 <sup>th</sup>
<b><i>Mardi Gras</i></b>	Monday & Tuesday	February 23 <sup>rd</sup> & 24 <sup>th</sup>

***McNeese Federal Credit Union***  
***Box 90740***  
***Lake Charles, LA 70609***  
***Phone (337) 475-5344 Fax (337) 475-5129***

**TO REPORT A LOST OR STOLEN DEBIT CARD AFTER HOURS, PLEASE CALL 1-800-500-1044.**

[www.mcneesecu.com](http://www.mcneesecu.com)

***NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency***