

McNeese FEDERAL Credit Union

September 30, 2009

WELCOME McNeese Student Club and Organization Members...

The Board of Directors and Staff of the McNeese Federal Credit Union are proud to announce the expansion of the credit union's field of membership to include all active members of the McNeese Student Government Associations (SGA) Clubs and Organizations. McNeese students who are active members of one of the 120 official McNeese SGA clubs and organizations are now eligible to join our credit union family and begin benefiting from the many products and services that we offer to our membership. Please help us in recruiting and extending a warm welcome to our newest group of eligible members.

Now is the time for KIDS and GRANDKIDS to begin saving !!!

Opening an account at the credit union is an excellent opportunity to begin teaching a child or grandchild the importance of saving and managing their money for the future. Children who begin saving at an early age are just beginning their financial success for the future. Consider opening a savings account for your child or grandchild and encourage them to make deposits for their future.

Refinance your NEW car or truck loan at the low rate of 4.65% A.P.R. !!!

If you financed a **NEW** vehicle elsewhere within the past 12 months at a rate higher than 4.65% 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.

NEW vehicle loans as LOW as 4.65% 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.

Help us extend a special INVITATION to your family...

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

We offer FREE checking account services with unlimited check writing !!!

Check out our website for information concerning your credit union...

Visit our website for such things as the benefits of utilizing your credit union, current credit union news and events, loan rate information, financial security information, a direct link to the NADA vehicle pricing guide and current local weather conditions and forecast. The site also allows members the ability to printout loan applications, ATM / debit card applications, change of address forms and scholarship applications. The site also contains financial amortization calculators, automobile buying tips, financial planning tips, and savings / investments recommendations. Go to www.mcneesecu.com to check it out !!!

Reminder...deposits are federally insured up to \$250,000...

Deposits at the McNeese Federal Credit Union are now insured by the National Credit Union Share Insure Fund (NCUSIF) up to at least \$250,000, per depositor, through December 31, 2013. The full faith and credit of the U.S. Treasury assures that member's savings are protected up to the federal insurance limitations. The McNeese Federal Credit Union continues to be in a strong financial position and a safe harbor for our member's savings.

Have you tried our convenient way to make your everyday purchases???

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 a debit card. 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.

McNeese Federal Credit Union Awards Scholarship...

The credit union is once again proud to announce the recipient of the McNeese Federal Credit Union Memorial Scholarship for this year is Luke Miles. *CONGRATULATIONS Luke and keep up the good work !!!*

SKIP your loan payment just in time for the holidays...call us for details !!!

Upcoming holiday closures:

<i>Thanksgiving</i>	Thursday & Friday	November 26 th & 27 th
<i>Christmas</i>	Thursday & Friday	December 24 th – 25 th
<i>New Year's Day</i>	Friday	January 1 st

To report a lost or stolen debit card after hours, please call 1-800-500-1044.

NCUA: Your savings are 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