

Save Up to 1/2% During Our New Year Loan Sale!

Telebrate the New Year and clean up all your holiday bills with our 1/2 OFF New Year Loan Sale!

For a limited time you can save up to 1/2% on any of our low, fixed rate installment loans. The amount of your actual savings is determined by your credit score.

Low Rates... Borrow Now

Borrowing from your Credit Union has never been easier. If you need a loan to clean up those after holiday expenses, to purchase the car of your dreams, a home improvement or any worthwhile purpose, please call our Loan Department at 502-629-3716 for rate and payment information. You can also visit our website, **LMedFCU.org** for current rates and to download a loan application form.

Fast and Friendly

To apply for a Credit Union loan, simply submit a completed loan application form along with verification of your employment and income. If you're applying for an auto loan, please include a copy of the purchase order for the vehicle you are purchasing.

In most cases we'll have your loan approved the next day and can make an appointment for you to come in and sign the papers.

Automatic Re-Payment

When you borrow from your Credit Union you get the advantage of repaying your loan through convenient automatic payment. No worry about writing a check each month and mailing it. Statements are sent showing all transactions to your savings and loan account(s).

So, all in all, borrowing from vour Credit Union is a smart move. For more information, rates, or application forms, call our Loan Department at 502-629-3716 or visit us on-line at **LMedFCU.org**. The money you save may be the best reason for borrowing from your Credit

CONSUMER CREDIT MONITORING SERVICE

Protect Your Identity and Your Credit with AlertMe™

our Credit Union is I pleased to announce **AlertMe**[™], a new consumer credit monitoring service designed to help you proactively combat identity theft.

Identity theft occurs when someone takes your personal information to access your credit, open new accounts, take out loans, access financial accounts, and commit other crimes-all at your expense. Since identity theft rarely involves physical theft, it may not be noticed until significant damage has been done-often several months and thousands of dollars later.

AlertMe gives you early warning of activity on your credit report and, since credit report activity can be a sign of possible identity theft, early detection can help you catch potential problems quickly to minimize losses.

AlertMe monitors your Experian credit file on a daily basis. New accounts, credit cards over the credit limit, and address changes are just a few of the items **AlertMe** monitors. If an activity occurs, AlertMe will send you an e-mail alerting you of the activity. You can then log into the AlertMe website to read details about the activity and determine if it is suspicious.

The cost for **AlertMe** is just \$4.25 per month with reduced quarterly and annual plans available. The cost can be automatically deducted from your Credit Union account.

To learn more about this new service or to sign-up, visit our website, **LMedFCU.org**, and click on the AlertMe link on the left side of our home page.

AnvTime Credit Union Access 24/7

our Credit Union's new website **LMedFCU.org** is now live and available anytime, 24 hours a day, 7 days a week. You can get up-to-date rates for both savings and loan accounts, calculate payments, download a loan application form, log-in to VirtualBranch to check your account balances or transfer funds, find a fee-free ATM, order checks for your account with us, find out about special offers, and much, much more.

If you don't have internet

access or just prefer the telephone, you can still get 24/7 access to your Credit Union accounts with **\$tatline**, our audio response service through any touch-tone phone.

If you would like access to your account through \$tatLine or VirtualBranch, all you need to do is submit a signed Access Request Form-access is free.

An Access Request Form is available on our web-site, www. **LMedFCU.org**, or by calling us at 502-629-3716.



VISA

9.9* All the Time **No Annual Fee**

*Annual Percentage Rate

nion

A Credit Union Visa . . . 9.9% All the Time!

Are you paying too much for your VISA Credit

Card? A Credit Union VISA is just 9.9% Annual Percentage Rate. That's not just an introductory rate, and not a variable rate, it's our LOW, FIXED rate, ALL THE TIME!

No Annual Fee 25 Day Grace Period

With A Credit Union VISA Credit Card there is also NO ANNUAL FEE. We've never had one and never will. Plus, you get at least 25 days grace

period on purchases.

When you compare our rate with the card you have now, you'll probably find a Credit Union VISA costs you less to use and saves you money while you shop.

It's Easy to Apply

To apply for a Credit Union VISA we need a completed loan applica-

tion form and verification of your employment and income. Application forms are available on our website, **LMedFCU.org**, or by calling us at 502-629-3716.

In most cases we'll have your application approved the day after all the information is received in our office. Once approved, it takes about two (2) weeks to receive your card(s) and PIN (Personal Identification Number).

Rates are as low as they've been in years. If you have any financial need, please call our office to see how we can help. In addition to our low rate VISA we also make

- Signature Loans,
- Home Equity Loans,
- Auto Loans,
- Pre-Approved Auto Loans so you can shop like a cash customer, and
- Overdraft Protection Loans.



Please Verify Your Account

Are You

Paving

Too Much

for Your

VISAP

This is the time of year when its important to verify all information on your Credit Union account(s). Please check your statement to ensure your name, street address and Tax ID number (social security number) are all correct.

If any information on your account is incorrect, please notify the Credit Union in writing within the next 10 days. If we do not hear from you, we will consider all the information on your account to be correct.

Christmas Club Verification

If you have a Christmas Club account with the Credit Union, it's also important to verify that this account is correct.

If your Christmas Club account does not appear on your statement, or if the amount is

incorrect, please notify our office. If we do not hear from you within the next 10 days, we will consider your account to be correct.

Minimum Balance

If your share account balance is less than \$50 and there has been no activity in the last six (6) months, you will be charged a \$5.00 service charge each quarter. Service charges will be posted during the last month of the quarter.

We recommend you make regular deposits to you account so your savings will grow fast. All member deposits in the Credit Union are insured to at least \$100,000 by the National Credit Union Administration (NCUA) a U.S. Government Agency.

Holiday Closing

The Credit Union office will be CLOSED on the following legal holidays:

M. L. King. Jr. Day Monday, January 21

President's Day Monday, February 18

Best Wishes for the New Year from your **Credit Union Staff**



January, 2008

234 East Gray, Suite 130

E-Mail ItsEasy@LMedFCU.org

Fax (502) 629-3715



\$tatLine 1-877-216-0346

OFFICE HOURS

7:30 a.m. - 4:00 p.m. Monday Tuesday 8:00 a.m. - 4:00 p.m. Wednesday 10:00 a.m. - 4:00 p.m. Thursday 8:00 a.m. - 4:00 p.m. 8:00 a.m. - 5:00 p.m. Friday



Federal

Louisville, KY 40202-1907

Phone (502) 629-3716

On-Line Website www.LMedFCU.org

SAVINGS

Regular Share Accounts Christmas Club Accounts **Share Certificates** Retirement Accounts (IRA) Special Purpose Accounts Family Memberships Share Draft (Checking) ATM/Debit Card

LOANS

Signature Loans Auto Loans Pre-Approved Loans Loans Secured by Real Estate Share Pledge Loans Redi-Credit Line-of-Credit Overdraft Protection Loans VISA Credit Card

OTHER SERVICES

VirtualBranch Internet Banking **\$tatLine** Audio Response Auto Price Information Notary Public Service Financial Counseling Discount Theme Park Tickets VISA Money & Gift Cards Wire Transfers