Louisville Medical Center
Federal Credit Union

Vital Sign$

March, 2008

LIMITED TIME ONLY!

Rates as Low as 3.75% Annual Percentage Rate

Your Credit Union has money to lend and we'd like to lend it to you!

Low Rates . . . Borrow Now

During our **Half-Off Loan Sale**, loan interest rates are as low as **3.75%** annual percentage rate. These rates are as low as they've been in years. And, they are fixed rates, not variable rates or introductory rates.

We make loans for any worthwhile purpose:

- **Signature Loans,**
- **Home Equity Loans,**
- **Auto Loans,**
- **Pre-Approved Auto Loans** *Shop like a cash customer,*
- **Overdraft Protection Loans,**
- **9.9%* VISA Credit Card** *No Annual Fee.*

At your Credit Union there are no gimmicks. When shopping for an auto or other major purchase, beware of special loan rates—a seemingly good deal may cost you a bundle. Your best bet is to negotiate price, take any rebates or discounts offered and finance with your Credit Union.

Monthly payments are often as important as the total loan cost. We will work with you to arrange payments you can live with.

Automatic Payment

When you borrow from your Credit Union you get the advantage of repaying your loan with the convenience of automatic payments. No worries about writing a check each month and mailing it. And, statements are sent showing all transactions to your savings and loan accounts.

You can also make extra payments at any time, there is never a prepayment penalty at your Credit Union.

Its Easy to Apply

So, all in all, borrowing from your Credit Union is a smart move and applying for a loan is easy. Just submit a completed loan application along with verification of your employment and income. If you're applying for an auto loan, please include a copy of the purchase order. In most cases your loan will be approved the next day and we can make an appointment for you to come in and sign the papers.

For more information go to our website **www.LMedFCU.org.** There you can find all our low loan interest rates, use the calculators to estimate a loan payment and even print your own loan application forms.

If you don't have internet access or would like to speak to us personally, call our friendly Loan Department at (502) 629-3716.

SHARE YOUR
CREDIT UNION

Friends & Family

WIN $100.00

The Louisville Medical Center Federal Credit Union is the only local Credit Union exclusively serving employees of hospitals and other healthcare organizations.

If you work in a hospital or healthcare organization, you, your co-workers and members of your immediate family are eligible to join. And, if you've been employed at least 1 year, you're immediately eligible to apply for a loan.

Refer a New Member to our Credit Union and you get entered in a quarterly drawing for **$100.00**. Just complete the form on the back of this newsletter and ask the person you refer to attach it to their Membership Application form. Additional referral forms are available at **LMedFCU.org**.

Mortgage Loan Makeover

Now you can borrow up to **100% of the equity** in your home subject to your appraisal and credit score.

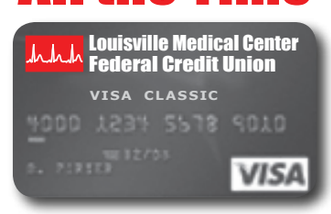
We can help you put your biggest investment to work for you. During our **Half-Off Loan Sale** you could save up to **1/2% OFF** our already low, fixed loan rates. And, in many cases, the interest paid on loans secured by your residence may be tax deductible.

If you need cash for home improvements, debt consolidation, education, a new car or any reason, now is the time to borrow while interest rates are low.

Call our Loan Department at (502) 629-3716 for more information and application forms.

9.9%* All the Time

* ANNUAL PERCENTAGE RATE



If you've got a variable rate credit card or you're paying 10.00% or higher, and high annual fees, why not trade-in that card for a low, fixed rate Credit Union VISA Credit Card.

Our VISA is 9.9%* All The Time! That's not an introductory rate, not a variable rate, it's our low, fixed rate, all the time.

Compare our low, fixed rate, no annual fee, and grace period with the terms of the card you have now. You'll probably find a Credit Union VISA Credit Card costs you less and saves you money while you shop.

Board of Directors Nominations

The Nominating Committee is accepting nominations for our Credit Union's volunteer Board of Directors. The election of Board Members will be held during our Annual Meeting on Tuesday, May 20, 2008 at Jewish Hospital.

Nominees must be members of the Credit Union in good standing and must be able to attend monthly Board Meetings.

Credit Union Members interested in being nominated to serve on our Board should submit their name, daytime phone number, brief autobiographical information and personal qualifications to:

Nominating Committee
Louisville Medical Center
Federal Credit Union
234 E. Gray Street, #130
Louisville, KY 40202

Nominations should be received no later than Friday, April 18, 2008.

Look for complete Annual Meeting information and your official ballot in your mail in early May. Please plan now to attend our 2008 Annual Meeting.

'08 Annual Meeting

2008 Credit Union Annual Meeting of Members

Tuesday, May 20, 2008 at Jewish Hospital • Board Election • Free Gifts • Door Prizes *(Mostly Cash)*

Louisville Medical Center Federal Credit Union
234 East Gray Street, Suite 130
Louisville, KY 40202-1907

its easy

SEE OTHER SIDE FOR SPECIAL OFFERS!

LMedFCU.org

Win Me!

To call attention to our new website & our GREAT LOW LOAN INTEREST RATES, we're giving away an iPod. To register all you have to do is visit

www.LMedFCU.org.

NO PURCHASE NECESSARY • NO OBLIGATION
DEADLINE FOR ENTRIES IS MAY 19, 2008

Share Your Credit Union with

Friends & Family

If you work in a hospital or healthcare organization, your co-workers are eligible to join our Credit Union. Members of your immediate family are also eligible to join.

Refer a New Member to our Credit Union and you get entered in a quarterly drawing for **$100.00**. Just complete the form at right and ask the person you refer to attach it to their Membership Application form.

WIN $100.00

New Member Referral

NEW MEMBER'S NAME

Referred by:

YOUR NAME

YOUR ADDRESS

CITY STATE ZIP

YOUR DAYTIME PHONE

Attach this form to the new member's Application for Membership form. Get Membership Forms at LMedFCU.org or by calling us at 502-629-3716.

BOARD OF DIRECTORS ELECTION

Attend our 2008 Annual Meeting
May 20, 2008 at Jewish Hospital
Details & your Official Ballot will be mailed in early May.

DOOR PRIZES
(MOSTLY CASH)
FREE GIFTS

March, 2008

Notice of Privacy Practices for Members

Your Credit Union is committed to providing financial services to meet your needs and help you reach your financial goals. You can be confident your financial privacy is a priority of this Credit Union. If you have any questions, please contact us at (502) 629-3716.

To assure the continued privacy and confidentiality of your personal financial information, your Credit Union observes these practices and procedures:

Your Credit Union's Annual Privacy Notice

Information We Collect and Disclose About You

- Information we receive from you on applications or other forms received from any medium;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information we obtain when verifying the information you provide on an application or other form.

We may disclose all the information we collect, as described above and is permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell, rent, or share our member information to anyone else.

In order to conduct the business of the Credit Union, we may also disclose nonpublic personal information about you under other circumstances permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you authorize, comply with judicial orders, or protect the security of our financial records.

Our Security Measures: Louisville Medical Center Federal Credit Union restricts access to your personal and account information to those employees, directors and supervisory committee members who need to know information to provide products or services to you or perform their duties under federal or state regulations. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.