

## FREE GAS!





**No Annual Fee** 



It's Easy to Get a Holiday Loan at Your Credit Union

its easy

**LMedFCU.org** 

# OCTOBER, 2007

## **Get \$100 Free Gas with a Credit Union Auto Loan**

You can get a \$100 Gas Card with any qualifying auto loan of \$10,000 or more between now and October 31st - FREE!

Our auto loan interest rates remain low-as low as 4.25% Annual Percentage Rate. And, borrowing from your Credit Union is easy! We even offer Pre-Approved loans so you can shop for your vehicle like a cash \$1 customer, taking advantage no of all the rebates and special offers available.

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08's are arriving daily! Drive the car of your dreams, get a low interest rate and FREE GAS!

Limit of one free gas card

per member, loan must be \$10,000 or more and close no later than October 31,

2007. Other restrictions may apply, call our office for complete information.

#### It's Easy to Apply

To apply for a low interest Credit Union auto loan, we need a completed loan application form and verification of your employment and income. Application forms are available on our website www.lMedFGU.org, from the Membership Representative where you work, or by calling us at 502-629-3716.

## **LMedFCU.org**

ur new website is now live. You can use www.LMedFCU.org anytime, 24 hours a day, 7 days a week to get up-to-date interest rates, calculate payments, download a loan application form, log-in to Virtual Branch 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.

## **Your First Christmas Card**

Put a jingle in your pocket this Holiday season with a new fixed rate VISA Credit Card from your Credit Union.

Our **low 9.9%** APR\* rate, is not an introductory rate, and not a variable rate, it's our regular rate, everyday, all the time! In addition, our VISA credit card has **NO Annual Fee**-never had one and we never will. Plus, you get a 25 day grace period on purchases. It's a great way to wrap up your holiday!

#### **Signature Loans as low as 9.9%**\*

Our loan interest rates are still as low as they have been in many years. Right now you can make an unsecured signature loan for holiday expenses or any worth-while purpose and the interest rate is as low as 9.9% APR\*

With the holiday season

approaching, you're sure to find many financial needs. We offer liberal repayment terms, the convenience of payroll deduction and we even offer pre-approved loans so you can shop like a cash customer for those major purchases.

#### It's Easy To Apply

To apply for a new, low interest Credit Union loan or VISA Credit Card, we need a completed loan application form and verification of your employment and income. Application forms are now available on our new website, www.lMedFGU.org, from the membership representative where you work, or by calling us at (502) 629-3716.

\*Annual Percentage Rate. Your actual interest rate may vary based on your credit score.

**Join Now . . . Borrow Now:** If you, or someone you work with, is not currently a member of our Credit Union, you can open a regular savings account now, and if you've been employed for at least 1 year, you're immediately eligible to apply for a loan.

**Family Members:** Membership in our Credit Union is open to all employees of hospital and other healthcare organizations and members of their immediate family.





**Christmas Club Checks Available October 15th Through Christmas Eve!** 

## **Christmas Club Checks Available October 15th**

hristmas Club checks will be available Monday, October 15, through Christmas Eve. Checks must be requested—they are not sent out automatically.

There are three ways you can receive Christmas Clubs:

**MAIL...** If you want your Christmas Club check **MAILED** to your home, just drop us a signed note including your name, your account number and full address. Your check will be mailed the same day your request is received.

**TRANSFER**...If you want your Christmas Club funds TRANSFERRED to your Share Draft (checking) account with us, you may notify us by phone or by mail. The transfer will be

made the same day your request is received and a receipt will be mailed.

PICK-UP... If you want to PICK-UP your Christmas Club check, just come to our office during business hours. Your check will be prepared while you are here. PLEASE DO NOT ASK SOMEONE ELSE TO PICK-UP YOUR CHECK! If you can't stop by to pick-up the check yourself, please request that it be mailed.

**REMEMBER** . . . Only one (1) withdrawal is allowed from your Christmas Club Account each year. Unless your payroll deduction has changed or is stopped, next year's Christmas Club will begin with the first deposit after you make your withdrawal.

**CHANGE...** If you wish to **CHANGE** your Christmas Club for next year, call our office at (502) 629-3716 and we'll send you the forms you need to complete.

Seasons greetings and best wishes for the holiday season from your friends at the Louisville Medical Center Federal Credit Union.

## **Holiday Closings**

n observance of the Thanksgiving Holiday, the Credit Union office will be closed Thursday and Friday. November 22 and 23.

\$tatLine-audio response, and Virtual Branch-internet home banking service, will be available. ATM and Debit card services will not be affected.

If you don't have electronic access to your Credit Union account, now might be a great time to sign up. Access Request forms are available at our website, www.LMedFCU.org, or by calling us at 502-629-3716.

#### **Other Holiday Closings**

The Credit Union will also be closed the following holidays:

**Monday November 12** Veteran'sDay

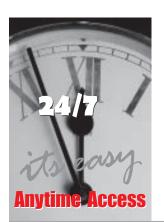
**Thursday & Friday** November 22 & 23 **Thanksgiving** 

Monday, December 24 **Christmas Eve** Close at 2:00 p.m.

Tuesday, December 25 **Christmas Day** 

Tuesday January 1, 2008 New Year's Day

Monday, January 21, 2008 Martin Luther King, Jr. Day



### **24/7 Request Form**

If you'd like access to **⊥**your account through \$tatline or Virtual Branch, all you need to do is submit a signed Access Request Form-access is free.

You can get an Access Request Form on our website, www.**LMedFCU.org**, or by calling us at 502-629-3716.

234 East Gray, Suite 130 Louisville, KY 40202-1907

E-Mail itseasy@Imcfcu.win.net Phone (502) 629-3716

**\$tatLine 1-877-216-0346** Fax (502) 629-3715 On-Line Website www.LMedFCU.org





#### **OFFICE HOURS**

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

## Center

Regular Share Accounts Christmas Club Accounts Share Certificates Retirement Accounts (IRA) Special Purpose Accounts Family Memberships Share Draft (Checking)

ATM/Debit Card

**SAVINGS** 

#### 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**

Internet Home Banking \$tatLine Audio Response Auto Price Information Notary Public Service Financial Counseling Discount Theme Park Tickets VISA Travelers Cheques Wire Transfers



Louisville

**Medical** 

**Federal** 

Credit