



Vital SIGN\$

Buy or Refinance Now & Save

Auto Loan Rates as Low as 1.90% APR

Auto Loan Interest rates are at historic lows, especially with terms up to 5 years! And, no one knows how long the low rates will last. Here are a few ways your Credit Union can help you take advantage of the low rates and stretch your future financial resources.

Refinance Your Current Auto and SAVE!

If you have an auto loan with another lender, your interest rate is probably higher than the same loan would be with your Credit Union.

If you currently have an auto loan with another lender, you can refinance that loan at the Credit Union to take advantage of our lower interest rates. We have 5 year terms available, but in many cases we can lower your payment without extending your current term.

Buy A Car Now and SAVE!

If you're looking for a more fuel efficient auto, a newer model, or maybe even your dream car, a low rate Credit Union Auto Loan can help you save money and achieve your goal.

Shop Like A Cash Customer

We can even give you a Pre-Approved loan so you can shop like a cash customer, taking advantage of all the current rebates and discounts available from dealers. When you find the car you want, just send us a purchase order and we'll finalize your loan.

Start Saving Now

It's easy to apply for a Credit Union Auto Loan. You can apply on line at LMedFCU.org or we can send you a loan application form to complete. All our rates and a payment calculator are available on-line or call us at 502-629-3716 for more information.

ZERO% Visa Introductory Offer

You can use the same loan application to apply for a Credit Union VISA and save even more. See page 3 for more information.

*Your actual rate is based on your credit score, model year financed and equity. Some restrictions apply. Other rates and terms are available. Call us at 502-629-3716 for more information and visit LMedFCU.org for all our low loan interest rates.

Announcing Two New FREE On-Line Services!



Statement **EXPRESS** On-Line Statements

Statement Express gives you 24/7 access to your statement on-line and helps the planet by eliminating paper. You get your statement faster and it's available for up to 6 months. You will receive an e-mail to acknowledge your enrollment, and e-mails each time a new statement is available. Visit LMedFCU.org to enroll in Statement Express.



Pay**IT** On-Line Bill Pay from your Credit Union Checking

PayIT is our on-line bill pay service. You can pay almost any one time or Automatic payment with PayIT. On the day you specify, payments are withdrawn from your checking account and sent to the merchant/payee. Payment history is retained for 18 months. Visit our website, LMedFCU.org for more information and to enroll in PayIT on-line bill pay.

Visit us on-line 24/7 at LMedFCU.org

2011 Christmas Club Checks Available Beginning October 12th



Christmas Club checks will be available beginning Wednesday, October 12, through Christmas Eve. Checks must be requested; they are not sent out automatically.

There are three ways you can receive your check:

- **MAIL . . . to your home address,**
- **TRANSFER . . . to your Credit Union account,**
- **PICK UP . . . during regular business hours.**

If you'd like your check **MAILED** to your home or **TRANSFERRED** to another account at our Credit Union, give us a call during regular business hours.

If you want to **PICK UP** your Christmas Club check, stop by our office during business hours. Your check will be prepared while you are here.

Remember

You may withdraw your Christmas Club only once

between mid-October and Christmas Eve. Unless your payroll deduction is changed or is stopped, next year's Christmas Club will begin with the first deposit after your withdrawal.

Need to make a Change for next year?

If you want to **CHANGE** or **STOP** your Christmas Club for next year, you should complete a Change/Stop Form. Forms are available at our office or on the FORMS page of our website, LMedFCU.org.

Want to Open a New Christmas Club Account?

If you don't currently have a Christmas Club Account and would like to open one for next year, you can do so anytime before the end of December. Christmas Club forms are available at our office or you can print your own at the FORMS page on our website, LMedFCU.org.

Happy holidays from your Credit Union staff!

Checking at the Credit Union

- ✓ **No Minimum Balance**
- ✓ **No Monthly Service Charge**
- ✓ **Free Internet Home Banking and Bill Pay**
- ✓ **Overdraft Protection Transfers from Savings**

If your bank has increased your required minimum balance or added monthly service charges, why not check with us? We've never had a minimum balance – never had a monthly service charge! And now you can get free internet home banking and bill pay. Plus, we'll transfer funds from your savings if needed to avoid an overdraft.

Interested in moving your account to the Credit Union? Give us a call at 502-629-3716 or visit LMedFCU.org.



HO! HO! LOW!



Our Low Rate VISA Credit Card - Now with ZERO% Introductory Rate for Six Months

The First Card You Should Get this Christmas

Give yourself the comfort of a better credit card and the joy of a **ZERO% Introductory Rate** for the first six months.

With a Credit Union VISA Card you get the spending flexibility you need to cover small and large holiday purchases, and can even take care of your travel plans and last minute family visits. You save with our low APR** on purchases plus have less to pay in fees than at other financial institutions.

The Merriest of Cards

- Low Interest Rate
- No Annual Fee
- Grace Period on Purchases
- No Hidden Fees
- Global Acceptance
- Great Customer Service

A Credit Union VISA Credit Card has all these features and more. Our low standard interest rate is only 9.90% after the introductory period and we charge no annual fee and no hidden fees.

Save Money with our Low APR*

Our low interest rate is as much as half off the interest rate charged by other lenders. Plus, our interest rate is a non-variable rate, and does not change with any fluctuations in the prime rate index. In fact, our low standard rate has been the same for the past 9 years.

ZERO% For The First Six Months!

For a limited time we're offering **ZERO% Annual Percentage Rate** for the first six billing periods for new accounts and for balance transfers of at least \$1,000 to an existing account from another credit card.

Request Your Card Today

To request your low rate VISA Credit Card or to apply for any of our low, fixed rate loans, we need a loan application and verification of your employment and income.

It's easy to apply on line at LMedFCU.org. VISA Account

Opening Disclosures and our VISA Credit Card Agreement are also available on our website.

Compare Us To Anyone

Your Credit Union is member-owned and not-for-profit. Operating with a people-helping-people philosophy, we really look out for our members' best interest. Call us at 502-629-3716 for information about our other financial services to help you. **APR = Annual Percentage Rate. Some restrictions apply.

Just in time . . .

Holiday Helper Loans

6% Signature Loans

for up to 6 months term

8% Signature Loans

for up to 12 months term

Need a little help this holiday? Your Credit Union now makes short term Holiday Helper signature loans at special low rates. You can make an unsecured signature loan for up to 6 months with an interest rate as low as **6.00%***. Loans for up to 12 months are as low as **8.00%***.

If you have more holiday expenses than you have holiday cash, a short term Holiday Helper loan can help. Call us today for all the details or apply on line at LMedFCU.org.

**Your actual rate is based on your credit score. Other rates and terms are available.*

Auto Loan Interest Rates

AS LOW AS **1.90%** ^{*Annual Percentage Rate}

NO CLOSING COSTS!

Buy Now and Save or Refinance Your Current Auto from Another Lender and Save!

Rate is good for 2009, 2010, 2011, and 2012 models with at least 10% equity.

See Inside for All the Details!

Our Holiday Helper Loan!

Short Term Interest Rates as

Low as 6.00% APR*

A Holiday Helper Loan can help make all your Holiday Wishes come true!

ZERO% *its easy* **VISA Credit Card**
Six Month Introductory Rate



Apply On-Line at **LMedFCU.org**
Louisville Medical Center Federal Credit Union • 502-629-3716

*Annual Percentage Rate. Actual rate determined by credit score, equity, and term. Must meet credit requirements. Not available on refinancing of existing LMCFCU loans. Other rates and terms available. Other restrictions may apply to all loan offers. Rates effective September 22, 2011 and are subject to change. Apply today while rates are lowest!



Louisville Medical Center Federal Credit Union

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Holiday Closings

- **Columbus Day**
Monday, October 10th
- **Veterans Day**
Friday, November 11th
- **Thanksgiving**
Thursday & Friday
November 24th & 25th
Shared Branch Locations
will be OPEN on Friday.
- **Christmas**
Monday, December 26th
- **New Years**
Monday, January 2nd

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