

CPR Credit Union Progress Report

Your Go-To Financial Service Provider!



Louisiana Public Health Workers Federal Credit Union
announces the launch of our

LAGNIAPPE CLUB

Your credit unions answer to payday loans.

GET CASH ADVANCES OF UP TO

\$500

As a Lagniappe Club Member you will enjoy the following benefits:

- Line of credit loan with no credit check
- Cash Advances
- Lower interest rates
- Overdraft protection up to \$500 on checking accounts
- Free one signature traveler's checks
- Lagniappe club members who qualify for a checking account receive the first box of checks free.

Club Qualifications:

- Complete a credit application.
- Employed for at least 6 months at current job.
- Direct deposit for at least 30 days.

Call the Credit Union to join.

Join us in celebrating Credit Union Day October 16, 2008

Sign up a family member or a co-worker to join the credit union; the membership fee will be waived for all members joining during the month of October.

COMING SOON AMERICAN EXPRESS GIFT CARDS

Beginning December 1, 2008, in time for Christmas your credit union will have cash gift cards in denominations of \$25, \$50, \$100, \$200 and \$500 at a fee of only \$3.95.

IDENTITY THEFT

Identity theft is fast becoming the biggest financial problem for individuals. Always be aware of the possibilities of it happening to you.

REMEMBER, YOUR CREDIT UNION WILL NEVER ASK FOR YOUR PERSONAL FINANCIAL INFORMATION OVER THE PHONE, THROUGH EMAIL OR ON A WEBSITE.

You can get additional information on identity theft by accessing our website at <http://www.lphwfcu.com>



LOUISIANA
PUBLIC HEALTH WORKERS
FEDERAL CREDIT UNION

www.lphwfcu.com

toll free 1.800.256.9072 or 504.838.5456 locally



HOLIDAY SCHEDULE

Veterans Day November 11, 2008

Thanksgiving Day November 27, 2008

Christmas Eve December 24, 2008 office will close at 12 noon.

Christmas Day December 25, 2008

New years Day January 1, 2009

Friday January 2, 2009 normal daily hours

9:00 AM to 4:00 PM resume.

CHRISTMAS LOANS*

Borrow up to

\$3,000

for either 10 months
or 12 months terms.

Interest rates as low as

5.9% for 10 months
and 6.25% for 12 months.

*Credit approval required.

LOAN SKIP-A-PAY

An early Christmas gift....

Skip your November or December loan payment(s) to use this money to buy Christmas gifts or whatever your cash may be, it's your choice. No late penalties or fees for skipping your payment.* Form(s) must be received by October 30, 2008 to skip November and by November 30, 2008 to skip December.

*Interest will continue to accrue.

Complete the form below for each loan that you choose to have the payment skipped. The form can be copied for additional loans. Just remember, a separate agreement must be completed for each loan. This offer is available on loans that are current and have had no delinquency over the past year.

To participate in SKIP-A-PAY, there will be a \$15.00 fee for each loan. The fee must be mailed in with the agreement. Completed signed agreements must be received in the office :

Louisiana Public Health Workers Federal Credit Union
433 Metairie Road, Suite 114
Metairie, La. 70005

LOAN SKIP-A-PAY

SKIP-A-PAY OFFER
REQUEST FOR MODIFICATION OF AGREEMENT

Name: _____

Account Number _____ Daytime Phone Number _____

By signing below, I request the Louisiana Public Health Workers, Federal Credit Union to skip the loan payment(s) due for the month of _____ under loan suffix number _____. By doing so, I further agree to amend the terms under the original loan agreement, and agree to repay the remaining unpaid balance plus interest at the original rate until paid in full beginning with the following month.

Borrower Signature

Date

Credit Union Approval