



Making Cents

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Catherine Woods – Secretary
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Supervisory Committee

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IN THIS ISSUE

Member Owned	1
ATM Changes	1
Christmas Club	1
Holiday Closures	2
We Salute You	2
Home Equity	2
Skip A Payment	2
0% Financing	2



AMFCU values our volunteer Board of Directors and Supervisory Committee. When you have an opportunity, please thank them for their time.

Staff:

Pauline Miller – Manager
Ina Burchett – Executive Asst./
Marketing/ Loan Officer
Sally Hebert – Loan Officer
Vicki Bienvenu – Member Service Representative
Sherry Burling- Member Service Representative
Angela Kibodeaux- Loan Officer/ Marketing

AMFCU - MEMBER OWNED

This year Acadiana Medical Federal Credit Union is celebrating 50 years of services to our **MEMBER OWNERS**. Without our members, we would not exist. You are the foundation of our success.

We strive to offer you great rates on all loans. We survey the financial markets to offer you competitive dividends on your money that you have placed in our trust.

When you are in the market for a loan, please see us first. Home Equity, New or Used Vehicle Unsecured Loans and Credit Cards, we offer them all. We offer different types of checking accounts to meet the needs of all our members. Online Banking and Bill Pay are great services that can save you time and make your banking easier.

Whatever your financial needs may be, see us first. When you use the services of your member owned credit union, you are helping to continue the strong foundation that you have helped AMFCU build upon.

The credit union industry continues to face challenges and we pledge to meet them head on. We will continue to direct our energy toward existing opportunities for growth, and we will focus on continually enhancing the quality of our products and the level of service we provide to you, our **MEMBER OWNERS**.

ATM CHANGES

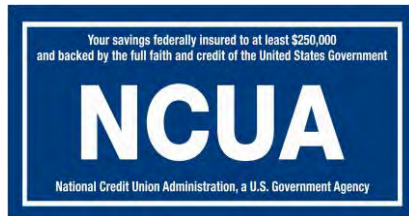
Effective July 11, 2019, Acadiana Medical Federal Credit Union will terminate ATM service at Our Lady of Lourdes Regional Medical Center. Due to the continued rising cost to maintain this service and regulation requirements, AMFCU would have to pass some of this cost on to our members.

Upon the termination, Chase Bank will be the provider of ATM service. We hope to continue the no fee transaction service to our members who have a debit card with Acadiana Medical Federal Credit Union.

We wish to express our appreciation to everyone who has accessed the ATM for your cash needs since July 2011.

CHRISTMAS CLUB ACCOUNT

Join our Christmas Club today. This will make your 2019 Christmas shopping much easier. We transfer the funds into your regular savings account the first week in October. The funds are available to withdrawn any time after the transfer. If you closed your Christmas Club Account prior to the funds being transferred, you must reopen your account. We hope you stop by soon.





NOW MAKING MORE CENTS THAN EVER!

Ask your friendly Service Representatives about your 5-Star benefits as an AMFCU member



JULY – DECEMBER HOLIDAY CLOSURES

Independence Day
Thursday, July 4, 2019

Labor Day
Monday, September 2, 2019

Veterans Day
Monday, November 11, 2019

Thanksgiving
Thursday November 28, 2019 and
Friday November 29, 2019

Christmas Eve
Tuesday, December 24, 2019 (at
11:00am)

Christmas Day
Wednesday, December 25, 2019

New Year's Eve
Tuesday, December 31, 2019
(at 11:00am)

Home Equity Let It Work For You Rates As Low As 4.00%

When you need cash for a project or purchase, you may be able to use the equity that you have in your home. The longer that you have lived in your home the more equity you will have. Equity simply refers to the cash value that has accumulated in your home since you have been making regular payments over time.

Do you find yourself faced with a crisis such as sudden medical bills, outstanding credit card debt, replacing a roof, or other home repair? If so, a home equity loan is a great option for help with major expenses.

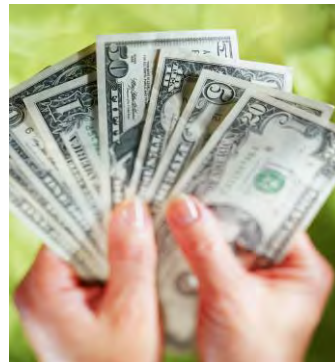
Borrow between \$25,000 - \$200,000

You have the security of a fixed monthly payment that will never change for the life of your loan.

Save money with AMFCU low rates, and zero cash required at closing.

The interest you pay on a home equity loan may be tax deductible. Check with your tax preparer.

THE MISSION OF ACADIANA MEDICAL FEDERAL CREDIT UNION IS TO OFFER A RANGE OF FINANCIAL SERVICES TO OUR MEMBER OWNERS AT THE BEST POSSIBLE PRICES WITH THE HIGHEST LEVEL OF SERVICE.



0% FINANCING WHAT DOES IT REALLY MEAN?

Fewer than 10 out of 100 people who want to take advantage of this offer get 0% rates, according to a Consumer Task Force for Automotive Issues survey. Why? Because they didn't qualify for a 0% rate.

Only consumers with "pristine" credit qualify for 0% financing. The definition of pristine credit varies. What happens to all those not qualifying for 0%? They get "moved up" to a higher rate.

These days more and more dealers are offering low-rate loans or cash-back rebates. These low rates are usually for financing your loan for a short term.

If you choose the dealers rebate plan, you forego the low interest rate but you get a \$1,500 cash rebate. Adding the rebate to your down payment can make AMFCU financing very attractive, because the larger down payment reduces the amount you need to finance. Which alternative is the best? **Call your credit union before you buy.**

SKIP A PAYMENT

As a valued Credit Union Member, you are entitled to skip a payment on your loan during our special Skip-A-Payment Promotion. If you have more than one loan, you can skip a payment for each loan if you choose. It couldn't come at a better time. Summer vacation or back to school. Choose a month to skip July, August or September. If your payment is made through payroll deduction, your payment will be deposited into your savings account.

There is only a \$35 processing fee per loan to take advantage of this promotion. Interest will continue to accumulate on your loan during the month that you skip your payment.

Members who have delinquent loans do not qualify for this promotion.

WE SALUTE YOU



AMFCU salutes the men and women of our armed forces. We thank you for your service, courage and for the sacrifice that you and your families give, whether in peace time or war.



**EQUAL HOUSING
LENDER**

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