



714 E. Kaliste Saloom Rd.
 Suite A-3
 Lafayette, La 70508
 Phone (337) 233-2274
 Fax (337) 232-0026

January 2012
 Office Hours
 Monday—Friday
 8:30 am—2:00 pm 3:00 pm—4:30PM
 Closed from 2:00—3:-00
 For End-of-Day Processing

Member Owned

PHI FEDERAL CREDIT UNION STAFF

Sandra Aucoin.....Manager
 Heather Darby.....Loan Processor
 Kristie Breaux..... Mem Ser Rep

BOARD MEMBERS

Kathy Martin.....President
 Jack Doucet.....Vice-President
 Davin Landry.....Secretary
 Sandra Aucoin.....Treasurer
 Virginia Broussad.....Director
 Billy Morvant.....Director
 Kyle Boss.....Director

SUPERVISORY COMMITTEE

Paul Forsyth.....Chairperson
 Kim Lancon
 Kimberly Patin

Holiday Closures

Mardi Gras
 February 21, 2012

Good Friday
 April 6, 2012

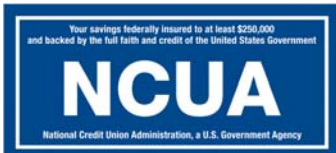
Annual Membership Meeting

April 20, 2012

6:30 pm

Petroleum Club

111 Heymann Blvd
 Lafayette, LA



Thank You

I want to thank the membership for your loyalty and trust that you continue to place in us. In addition, my sincere appreciation to our volunteer Board of Directors and Supervisory Committee Members for their dedication and commitment to PHI Federal Credit Union. The volunteers and staff work together diligently to monitor our loan and savings rates to ensure that you get the best rates and service possible.

Loan Rates

If you have been thinking about a new or used automobile, now is a great time.

- Auto Loans as low as **3.85%**.
- Boats, Campers, Motorcycles ATVs etc as low as **4.35%**
- Signature Loans as low as **9.00%**

Normal Credit Terms Applies
 Rates subject to change without notice

Savings Rates

Share Accounts	.35%
Christmas Club	.35%
IRA's	.75%
6 Month CD	.40%
1 Year CD	.65%
2 Years CD	1.00%

Rates subject to change without notice

PHI Federal Credit Union Credit Card

9.2% Fixed Rate * No Annual Fee

1099 MAILING

Now is the time to verify your address at the credit union. All 1099 forms will be mailed out by January 31, 2011 to address on file at the credit union. If your address is incorrect, this will delay your 1099 tax notice.

Direct Deposit your IRS Tax Refunds

Did you know you can direct deposit your IRS Tax Refund? Simply put our routing number and your member number on your tax return and the IRS will send your refund directly to your account. It's safe and saves time.

To: PHI Federal Credit Union Members

Date: April 20, 2012
Time: 6:30 pm
Place: Petroleum Club
111 Heymann Blvd.
Lafayette, LA

At the annual meeting, elections for Board of Directors will be held. Interested parties need to contact Sandra Aucoin, Manager at (337) 233-2274 or Davin Landry at (337) 272-4455 on or before April 5, 2012.

All interested parties running for a Board of Directors seat is required to submit in writing, a brief statement of qualifications and biographical data no later than April 5, 2012. At this time all applications will be forwarded to the Secretary of PHI Federal Credit Union.

Notice to all Eligible Voters

Nominations for vacancies may also be made by petition signed by 1% of the members with a minimum of 20 and a maximum of 500. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. A brief statement of qualifications and biographical data, for each nominee, will be submitted to each eligible voter. Each nominee by petition must submit a similar statement of qualifications and biographical data with the petition to the manager no later than April 5, 2012. A signed certificate from the nominee stating that he/she is agreeable to nomination and will serve if elected, must also be included. These nominations must be filed with the Secretary of the Credit Union no later than April 5, 2012. All nominations will be posted in the lobby of the PHI Federal Credit Union no later than April 20, 2011.

All persons nominated must be placed before the members. When nominations are closed, tellers will be appointed by the chair, ballots distributed, the vote is taken and tallied by the tellers, and the results announced. All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled.

Nominations cannot be made from the floor unless insufficient nominations have been made by the nominating committee or by petition to provide one nominee for each position filled or circumstances prevent the candidacy of the one nominee for a position to be filled. Only those positions without a nominee are subject to nominations from the floor. In the event that nominations from the floor are needed and result in more than one nominee for a position to be filled, when nominations have been closed, tellers will be appointed by the chair, ballots are distributed, the vote taken and tallied by the tellers, and the results announced. When only one member is nominated for each position to be filled, the chair may take a voice vote or declare each nominee elected by general consent.

Absentee Ballots

If more than one nominee has been provided to fill any position then absentee ballots will be allowed. Any members wishing to submit an absentee ballot must do the following:

Before April 10, 2012, submit a written request for an absentee ballot to:

PHI Federal Credit Union
714 E. Kaliste Saloom Rd.
Suite A-3
Lafayette, LA 70508

A ballot will be mailed to all eligible voters who have submitted a written request. The ballot packet must be filled out, mailed in the envelope provided and received by the tellers no later than midnight of April 17, 2012. After that date the voting by absentee ballot will be closed.

Should you have any questions, please contact the office of the PHI Federal Credit Union.

Sincerely,

Sandra Aucoin
Manager

Davin Landry
Secretary

Checking Accounts

- Unlimited Check Writing
- No per check charge
- Direct Deposit
- Payroll Deduction
- No Service Charge when a \$1000 balance is maintained through out the month
- Over the phone transfers from PHIFCU account to another
- Monthly Statements
- Minimum Opening Balance of \$25.00

Fees

Checking Account Monthly Fee	\$8.00
Debit Card Monthly Fee	No charge
Insufficient Funds (NSF) Fee	\$30.00 per item
Stop Payments	\$15.00
Check Copies	\$10.00
Return Deposit Items	\$10.00
Statement / Account Print Out	\$10.00
Outgoing Wire Transfer - Domestic	\$25.00
Outgoing Wire Transfer— Foreign	\$50.00
Incoming Wire Transfer	\$10.00
Debit Card Replacement	\$5.00
Clearing Fee	\$15.00
Levy Notice Fee	\$25.00
Account Balancing Fee	\$10.00
Research Fee	\$10.00
Return Mail Fee	\$5.00

Savings Accounts

A minimum opening deposit of \$10.00 is required to open a savings account and \$5.00 minimum balance to maintain your membership.

- No Monthly Service Charge
- Earns Competitive Interest Rate (Once a \$200 balance is maintained)
- Two (2) free monthly withdrawals (Excessive withdrawal fee of \$5.00 per item after the 2 free)
- Phone Request
- Mail Withdrawal Checks
- Direct Deposit
- Payroll Deduction
- Quarterly Statements

Christmas Club

- No Monthly Fee
- Checks Mailed in October
- Payroll Deduction
- Earns competitive Interest Rates
- Early Withdrawal Fee (per Withdrawal) \$15.00

Certificate of Deposits

- Six (6) Month CD, minimum opening deposit of \$500
- One (1) Year CD, minimum opening deposit of \$1000
- Two (2) Year CD, minimum opening deposit of \$1000