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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
Kay Lasseigne.....Loan Officer
Megan Langlinois.....Mem Ser Rep

BOARD MEMBERS

Kathy Martin.....President
Jack Doucet.....Vice-President
Davin Landry.....Secretary
Sandra Aucoin.....Treasurer
Kimberly Patin.....Director
Deborah Borman.....Director
Virginia Broussard.....Director

SUPERVISORY COMMITTEE

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

Holiday Closures

Independence Day
Monday July 5

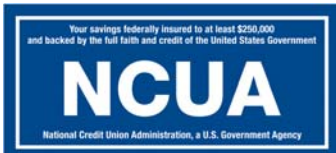
Labor Day
Monday, Sept. 6

VISA CREDIT CARDS

9.2% Interest

No Annual Fee

Credit Card Payments can be
made at PHI Federal Credit
Union
Or
www.phifcu.com



I want to thank all the members that attended our Annual Membership Meeting. This year's annual meeting was indeed our best meeting ever. PHI Federal Credit Union celebrated it's 35th Anniversary of serving its members with quality and convenience. Our meeting was held at the Petroleum Club. Members enjoyed good food, a magic show by Rob Rue, and fabulous prizes. I would like to congratulate Ms. Julia Breaux our grand prize winner of a 42' LCD HDTV.

I also want to thank Wanda DeRouen for her years of dedication and service to PHIFCU as a Board of Director. Her dedication and knowledge contributed to the growth and success of the credit union.

We are very excited to announce our newest board member, Virginia Broussard. We look forward to working with her.

Vacation Time/Travel Plans

If you plan to travel outside the United States, please notify PHI Federal Credit Union. We will contact VISA to prevent you from having any problems using your Debit Card or Credit Card in a foreign country.

SUPERVISORY COMMITTEE AUDIT

The PHI Federal Credit Union Supervisory Committee is conducting the bi-annual Verification of Accounts Audit. Please review your records to verify that the balances are correct for the date shown. Please direct all inquires to:

Supervisory Committee
P.O. Box 93630
Lafayette, LA 70501

Account Information

Please contact the credit union if you have moved and/or changed your phone number recently. From time to time we may have to contact you with information. Not having your current information may delay getting important information to 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. We look forward to helping you with your financial needs.

PHI Federal Credit Union

Privacy Policy

PHI Federal Credit Union recognizes the importance of our responsibility in protecting our members' private information. We want the personal and financial information that you have entrusted to us; therefore, we have developed the following privacy policy and approach that respects and addresses your needs. We believe that all personal and financial information specific to you that you provide the Credit Union through any channel constitutes personal information.

Collection of Personal Information

When you apply for a Credit Union account services, we collect personal information in order to process your application. This information may be retained by us so that we can provide the products and services you request. Some of this information is also handled by our operating partners as required to conduct credit union business. Our operating partners have agreed to abide by our policy.

When you open or use an account or service from the Credit Union, we retain personal information you provide in the context of using that product or service, including transaction information.

When you send us e-mail, we will retain the content of the e-mail, your e-mail address, and our response in order to assure we have adequately addressed your inquiry and to handle any follow up questions you may have. We may also use it to measure how effectively we address your concerns.

Use and Sharing of Personal Information

The Credit Union will use personal information as appropriate in the normal course of our business to provide the products and services you request. We will also use this information to provide positive identification of you when you contact us.

We will not disclose information to third parties (excluding credit union affiliates) concerning your account with us, except: (a) when such disclosure is necessary to complete the transaction: (b) to verify the existence and condition of your account for a third party (such as a credit union bureau) as is permitted by law: (c) to comply with any court order or applicable laws or regulations: or (d) when you give us written permission.

The Credit Union does not and will not sell or provide personal information to third parties for independent use. We may, however, share personal information with our credit union affiliates, as allowed by federal law, if that information is required to provide a product or service you have requested.

Accuracy of Personal Information

The Credit Union intends to exercise reasonable procedures in order to assure the accuracy of our records and your personal information. Inaccurate information, when brought to our attention, will be corrected as promptly as possible. If you have any questions regarding the accuracy of your personal information, please call a Credit Union representative, or contact us via e-mail link: info@phifcu.com. We will investigate your issue and update your records as needed.

We request that you keep that your information as current as possible so that you may get the maximum benefit from the Credit Union.

Protection of Personal Information

PHI Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Complaints

Because of PHI Federal Credit Union's high commitment to confidentiality of members information, complaints relating to this policy, or PHI Federal Credit Union's perceived non-compliance with the policy, should be forwarded directly to PHI Federal Credit Union's Manager or to a member of PHI Federal Credit Union's Supervisory Committee for prompt consideration.

PHI Federal Credit Union's can be reached by calling PHI Federal Credit Union at (337) 233-2274. Correspondence directed to PHI Federal Credit Union's Supervisory Committee should be addressed to:

Supervisory Committee
PHI Federal Credit Union
P. O. Box 93630
Lafayette, LA 70501