

NEWSLETTER



“Owned by the Members”



PHI FEDERAL CREDIT UNION STAFF

Sandra Aucoin.....Manager
 Kay Lasseigne.....Loan Officer
 Megan Langlinais.....Mem Ser Rep

BOARD MEMBERS

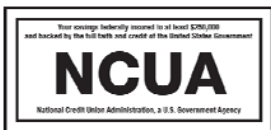
Billy Morvant.....President
 Ina Burchett.....Vice-President
 Wanda DeRouen.....Secretary
 Sandra Aucoin.....Treasurer
 Jack Doucet.....Director
 Davin Landry.....Director
 Kimberly Patin.....Director

SUPERVISORY COMMITTEE

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

BUSINESS HOURS

MONDAY—FRIDAY
 8:30 A.M.—2:00 P.M.
 3:00 P.M.—4:30 P.M.



FROM THE DESK OF SANDRA

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 for their dedication and commitment to PHIFCU.

Our mission at PHI Federal Credit Union is “To provide financial services to our Members with emphasis on customer service and convenience, with a personal touch.”

We are constantly monitoring Interest Rates on Savings and Loans and passing the savings to you. We have recently adjusted the loan rates to the lowest in over 5 years. Now is the time to buy that new or used auto, motorcycle, camper, boat, or ATV etc., that you have been wanting. The interest rate starts as low as 4.85%.

Please join us at the Annual Membership Meeting which will be held on May 15, 2009 for food, fun, fellowship and door prizes.

You Can Reach Us....

E-Mails:

sandra@phifcu.com
kay@phifcu.com
megan@phifcu.com

P.O. Box 82405
Lafayette, La. 70508
337/233-2274
337/232-0026 fax

Annual Membership Meeting

Friday, May 15, 2009

6:30 pm

American Legion Hall
Surrey Street
Lafayette, LA

Holiday Closures

Good Friday

Friday, April 10, 2009

Memorial Day

Monday, May 25, 2009

Independence Day

Friday, July 3, 2009

PHI Federal Credit Union Credit Card

9.2% Fixed Interest Rate

No Annual Fees

Payments can be made at the Credit Union

Please be aware that recently some terms and conditions have changed with **nationally issued credit cards**. Interest rates are going up, annual fees are being charged, increase in late payment penalties, and increase over the limit fees which are causing minimum payments to increase. **Contact Sandra or Kay to apply for your PHIFCU 9.2% fixed rate, no annual fee credit card.**

Construction Update

The renovations are now complete at the Credit Union. Thank you so much for your patience and understanding during that time. We would like to invite you to stop by and look around our office.

PHI Federal Credit Union

*******New Loan Rates*******

Effective Immediately

NEW and USED

Vehicle , Motorcycle, Camper or Boat loan, etc.!

*****Rates as low as 4.85%*****

(Not valid for refinancing PHI Federal Credit Union Loans.)

Normal credit terms apply.

**Please contact Sandra or Kay for more details
at (337) 233-2274**

Identity Theft

Don't Let It Happen to You

You read about it. You hear about it. But you never think it will happen to you. Identity theft is when someone steals your personal information to gain access to your money and open charge accounts in your name. In a very short time a large debt can be created in you name. Identity theft can happen to anyone.

There are a number of things you can do to protect yourself:

- Don't give out any account numbers, credit card numbers or social security number unless you know exactly whom you are dealing with.
- Report lost or stolen checks, credit cards and debit cards immediately.
- Don't carry your social security card with you.
- Closely guard your ATM Personal Identification Number and Receipts.
- Shred any financial solicitation and bank statements before disposing of them.
- Don't put outgoing mail that contains personal information in your mailbox. Drop it in a secure postal mailbox.
- Review all account statements for unauthorized charges.
- Never provide your personal information in response to an unsolicited telephone call, fax, letter, e-mail, or internet advertisement.

Did you know that you can get one (1) free annual credit report? You may want to call or check the websites of any of the three major credit reporting agencies. Please note that your score may vary from one reporting agency to another. It is good practice to get a copy of your credit report annually.

Equifax
www.equifax.com
(800) 685-1111

Experian
www.experian.com
(800) 397-3742

TransUnion
www.transunion.com
(800) 888-4213

Free Credit Reports
www.annualcreditreport.com