



714 E. Kaliste Saloom Rd.
Suite A-3
Lafayette, La 70508

Phone (337) 233-2274
Fax (337) 232-0026

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
Wanda DeRouen.....Secretary
Sandra Aucoin.....Treasurer
Davin Landry.....Director
Kimberly Patin.....Director
Deborah Borman.....Director

SUPERVISORY COMMITTEE

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

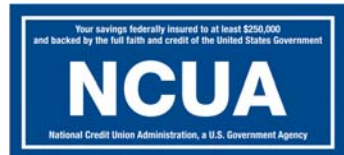
Holiday Closures

Good Friday
Friday, April 2

Memorial Day
Monday, May 31

Annual Membership Meeting

Date: May 7, 2010
6:30 pm
Petroleum Club
111 Heymann Blvd
Lafayette, LA



The Value of PHI Federal Credit Union

Your PHI Federal Credit Union membership gives you something you can't get from a bank— ownership. That's a fundamental difference between banks and credit unions. Another fundamental difference is— we are a non-profit financial organization.

As a member-owned, non-profit financial cooperative, our earnings are returned to members in the form of low cost loans, higher yield dividend accounts and free or low cost services. Rather than focusing on making this institution more profitable, we focus on operating the credit union as efficiently as possible for the financial benefit of the members. The better your credit union does, the better you do.

Please remember, as an owner you play a vital role in your credit union's success. By using our services and by spreading the word to your eligible co-workers and family (including your spouse, children, step-children, parents, father-in-law, mother-in-law, grandparents, and grandchildren—who are eligible to join) you are helping us, and you, grow and thrive.

"People Helping People". We're all working together to help each other. That's the value of credit union membership!

Funds Availability Notice

Changes made by the Federal Reserve Board has resulted in a single check processing region in the United States. As a result of this change, all checks deposited at PHI Federal Credit Union will be considered local and there will no longer be any checks that are nonlocal for purposes of the Credit Union's Funds Availability Policy.

Effective immediately, PHI Federal Credit Union's Funds Availability Policy has changed. It is our general policy to make funds available from deposits made at the credit union on the first business day that we receive your deposit. On a case-by-case basis and under certain exceptions PHI Federal Credit Union may hold checks longer. PHI Federal Credit Union is changing its hold period from five (5) business days to two (2) business days and its exception hold period from eleven (11) business days to seven (7) business days.

ENTERPRISE CAR SALE—Saturday, April 24, 2010. See insert for more information.

Signature Loans *Rates as Low as 9.00%***Up to \$10,000.00**
Normal Credit Terms Apply. Call Sandra or Kay for more details. Rates subject to change without notice.

PHI Federal Credit Union Credit Card

9.2% Fixed Interest Rate * No Annual Fees

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.

Payments can be made at the Credit Union, by mail, or online at www.ezcardinfo.com

PHI Federal Credit Union

***** *Loan Rates* *****

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