



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  
.....Loan Officer  
Megan Langlinais.....Mem Ser Rep  
Kristie Breaux.....Mem Ser Rep

### BOARD MEMBERS

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

### SUPERVISORY COMMITTEE

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

### Holiday Closures

Thanksgiving  
Thursday, Nov. 26th &  
Friday, Nov. 27th

Christmas  
Thursday, Dec. 23 @ Noon &  
Friday Dec. 24

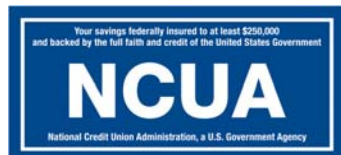
New Years  
Thursday, Dec. 30 @ Noon &  
Friday, Dec. 31th

### VISA CREDIT CARDS

9.2% Interest

No Annual Fee

Credit Card Payments  
can be made at PHI  
Federal Credit Union  
Or  
[www.phifcu.com](http://www.phifcu.com)



Since our beginning in 1975, PHI Federal Credit Union has been providing members just like you with the financial services, products and knowledge needed to meet their financial goals. We are a member owned, not-for-profit, financial institution. We offer many of the same financial services found at banks, typically at better rates. While banks must make a profit for their shareholders, we exist only to serve our members. The Board of Directors and Staff work together diligently to monitor our loan and savings rates to ensure that you get the best rates and service possible.

The mission of PHI Federal Credit Union is to provide financial services to our members with emphasis on customer service and convenience with a personal touch.

PHI Federal Credit Union is a resource center that gives you accurate and helpful advice for just about any financial question or goal you might have.

### Skip-A-Payment

Need extra cash for the Holidays? Our Skip-A-Payment offer is good for November or December to qualifying members. Members pay a \$25.00 fee for each loan they choose to skip with PHI Federal Credit Union. Interest will continue to accrue from the last payment date. For more information please contact the credit union at (337) 233-2274.

### Christmas Club

Christmas Club Checks will be ready for pick up Friday, October 7, 2011 at the credit union. Checks that are not picked up will be mailed out on Friday, October 14, 2011 to the address on file at the credit union.

Start your 2011 Christmas club account now! Let your credit union help make shopping easy and worry free. It's easy through payroll deduction! Christmas club checks are disbursed in October.

### You Are Special

Share your membership with those you love. Once they join PHI Federal Credit Union, they will enjoy the same opportunities as yourself for great rates on savings and loans. And once a member always a member. Eligible immediate family members include the following: Spouse, children, stepchildren, father, mother, father-in-law, mother-in-law, brother, sister, grandmother, grandfather, and grandchildren.

### Enterprise Car Sale

October 1—November 15, 2011. See insert for all the details.

# PHI Federal Credit Union

## New and Used Vehicle Loan Rates

**\*\*\* Rates as low as 3.85% \*\*\***

## New and Used Motorcycle, Boat, ATV, and RV Loan Rates

**\*\*\* Rates as low as 4.35% \*\*\***

(Not valid for refinancing PHI Federal Credit Union Loans.)  
Normal credit terms apply.

Please contact the credit union for more details at 337-233-2274  
(Rates subject to change without notice)

### Savings Rates

Share/Savings Accounts	0.50%	6 Months Certificate of Dep.	0.50%
IRA Savings Accounts	1.00%	1 Year Certificate of Dep.	0.75%
Christmas Club Accounts	0.50%	2 Year Certificated of Dep.	1.00%

(Rates Subject to change without notice)

We offer a variety of Products and Services for your Financial Needs.

Savings Accounts  
Certificate of Deposits  
Christmas Club Accounts  
IRA  
Checking Accounts  
Overdraft Protection  
Debit Cards  
Direct Deposit  
Payroll Deduction  
Wire Transfers  
Telephone Transfers  
24 Night Drop  
Financial Counseling

Credit Cards  
New/Used Vehicles  
New/Used Motorcycles  
New/Used Boats  
New/Used Campers  
New/Used ATV  
Signature Loan  
Shared Secured  
CD Secured  
Loan Counseling  
Quarterly Newsletters