



COOPERATIVA
LATINO
CREDIT UNION

LCCU Financial Report (unaudited) as of October 31, 2010

Cash & Investments	\$38,287,522	Deposits	\$85,914,722
Loans to Members	\$63,136,075	Other Liabilities	\$9,123,736
Other Assets	\$4,039,820	Net Worth	\$10,424,959
Total Assets	\$105,463,417	Liabilities and Net Worth	\$105,463,417

Do you have kids between the ages of 10 and 18 and are you interested that they learn about the importance of saving?



ISABEL

LCCU has a fun and *educational contest* for them to participate in!

We want your kids to tell us about their goals and dreams and explain to us how are they going to achieve these with financial responsibility. But they will not be alone in this journey. Isabel and David, the stars of our story, will guide the participants with their own experiences and will teach them some of the key reasons why saving money is important.

There are a total of nine prizes!

The three winning entries within each age category (10-12, 13-15, 16-18)

will win \$1000, \$500 y \$200

in a two year Certificate of Deposit to foster saving.

Encourage them to participate. For more information come to your closest branch or call (the phone numbers of our branches are shown in the back of this newsletter in the bottom part)



DAVID

Are you tired of paying someone to do your taxes? We can help qualifying households do them for free*



Let us help you file your taxes through the Volunteer Income Tax Assistance program (VITA) program. We can file taxes for free for persons with a household income of \$49,000 or less. It is fast and easy.

Call today to make an appointment at your local branch. Appointments are available between 9am-12pm on Monday, or 9am-4pm on Tuesday, Wednesday or Thursday.

The service is available from January 31 to April 15, 2011.

*Program available for households with yearly income of \$49,000 or less

If you need your refund quickly, ask about our no charge, low interest Tax Refund Express Loan.

We can teach you how to better manage your money and your credit

Free financial education workshops

Take advantage of our *free* financial education workshops in Spanish where you will learn the principles of personal financial management in the United States



DATE	WORKSHOP
January 24	Benefits of checking account and VISA card
January 31	Saving and doing a budget
February 7	Credit history
February 14	Advantages and disadvantages of credit cards
February 21	Advice to buy your ideal car
February 28	Prepare to buy a house
March 7	Simplifying your life with electronic services

Call your nearest branch and reserve your spot!

Get you Latino Cash Global red card and make your life easier



Easily and quickly send money anywhere for less

Have a checking account with no overdraft fees



Give your kids safe and easy access to money

Reduce fraud with online purchases

Holiday closings

Latino Credit Union will be closed on January 17 and February 21, 2011



Please remember that when our branches are closed you can access your account at any time through Latino Direct, 1-866-USE-LCCU, at any Cashpoints ATM machine, or via Internet through Latino DirectNet, at www.latinoccu.org.

Change of address



If you plan to move, or moved recently, please contact a member service representative to give us your current contact information.

Durham (919) 530-8800 • Raleigh (919) 855-9696 • Garner (919) 773-9180 • Carrboro (919) 967-1725
 Charlotte Independence Blvd. (704) 531-0201 • Charlotte South Blvd. (704) 553-0386 • Monroe (704) 226-1651
 Greensboro (336) 370-9512 • Fayetteville (910) 323-4334 • Winston-Salem (336) 784-0261
 Latino Direct 1-866-USE-LCCU (1-866-873-5228)

This newsletter is available in English on our website : www.latinoccu.org/en/publications/newsletters.