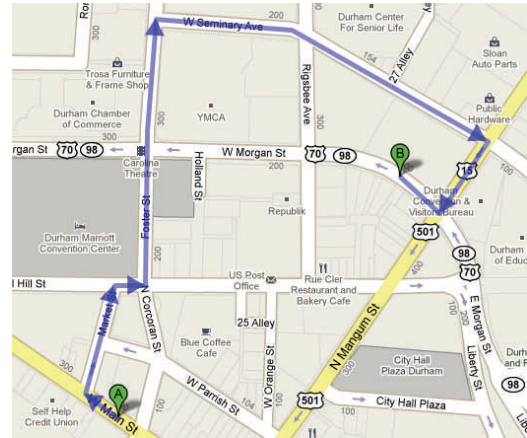


Cash & Investments	\$28,060,338	Deposits	\$68,610,346
Loans to Members	\$55,345,018	Other Liabilities	\$9,250,524
Other Assets	\$3,213,876	Net Worth	\$ 8,758,362
Total Assets	\$86,619,232	Liabilities and Net Worth	\$86,619,232

New, Convenient Location in Durham

This new year, we are giving you what you asked for :

- New location for the Durham branch and support staff to provide you the best service
- **65 parking spaces** for your convenience
- Located at the corner of Morgan and Mangum Streets right in downtown Durham
- Spacious building owned by all of us, the members , to enjoy and feel at home



NEW ADDRESS:

100 West Morgan Street
Durham, NC 27701

Get closer to technology with our new computer loans



Even Santa needs a computer...how about you? Take advantage of our new **computer loans** and get a computer to:

- Do your homework
- Better organize your personal, work or business information
- Learn something new every day on the Internet
- Manage your accounts through our **Direct Net** service

Come to one of our branches or call for more information. The application process is easy. We can finance up to \$1000 without formal credit history and up to \$5000 with credit history.



STAND UP AND BE COUNTED!

LCCU partners with U.S. Census Bureau

The census is a snapshot of America that counts all U.S. residents—citizens and non-citizens alike. The census forms the basis for many important political, economic, and social decisions that affect our daily lives. For example, the census is used to determine where new hospitals, schools, and other infrastructure and services are needed based on the number of people counted in a certain area. So, be sure you and your family are counted! This is your opportunity to improve your community.

LCCU will have census representatives on-site starting in February to help you complete a simple questionnaire with 10 basic questions. Any information you provide is kept confidential. You are **NOT** required to provide your social security number (SSN) or individual tax identification number (ITIN).



10 Tips to save money (and energy)

Worldwatch Institute

1. Save energy to save money

- Set your thermostat a few degrees lower
- Use compact fluorescent light bulbs
- Unplug appliances when they are not in use
- Use a drying rack instead of a machine to dry clothes

2. Save water to save Money

- Take shorter showers. This will lower your water and heating bills
- Install a low-flow showerhead
- Plant drought-tolerant native plants in your garden that will need minimal watering

3. Less gas = more money (and better health)

- Walk or bike to work. This saves on gas and parking costs and improves your health

4. Eat smart

- If you eat meat, add one meatless meal per week to save Money and improve health
- Purchase from local farmers whenever you can. This saves on gas to transport food and keeps your Money in the local economy.

5. Skip the bottled water

- Use a water filter to purify tap water instead of buying bottled water, which is more expensive and creates a lot of waste.
- Bring a reusable water bottle when traveling or at work.

6. Think before you buy

- Look for secondhand or gently used products. This saves you Money and creates less waste

- Look for garage sales, thrift stores, and consignment shops for clothing and other items

7. Borrow instead of buying

- Borrow books and movies from the library instead of buying
- Share power tools and other appliances with neighbors to cut down on purchases

8. Buy smart

- Buy in bulk. Purchasing food from bulk bins can save on Money and packaging
- Wear clothes than don't need to be dry-cleaned. This saves Money and cuts down on toxic chemical use
- Invest in high-quality, long-lasting products whenever possible. You might pay more now, but will not need to replace items as frequently

9. Keep electronics out of the trash

- Keep your cell phones, computers and other electronics as long as possible
- Donate or recycle them responsibly when the time comes to replace them. This waste contains mercury and other dangerous toxins

10. Make your own cleaning supplies

- You can make very effective, non-toxic cleaning products whenever you need them. All you need are a few simple ingredients like baking soda, vinegar, lemon and soap. This saves Money, time, packaging, and improves your indoor air quality

Holiday Closings

Latino Credit Union will be closed on the following days:
January 1, January 18, and February 15.

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.



Branches: **Durham:** (919) 530- 8800 - **Charlotte (E. Independence):** (704) 531-0201 - **Charlotte (S. Blvd.):** (704) 553-0583 - **Raleigh:** (919) 855-9696 - **Greensboro:** (336) 370-9512 - **Winston-Salem:** (336) 784-0261 - **Fayetteville:** (910) 323-4334 - **Garner:** (919) 773-9180

Latino Direct 1-866-USE-LCCU (1-866-873-5228)