



Candid Accounts

Latino Credit Union Newsletter

July 2011

Contact us

BRANCHES:

Durham (919) 530-8800
 Raleigh (919) 855-9696
 Garner (919) 773-9180
 Carrboro (919) 967-1725
 Charlotte Ind Blvd. (704) 531-0201
 Charlotte S. Blvd. (704) 553-0386
 Monroe (704) 226-1651
 Greensboro (336) 370-9512
 Fayetteville (910) 323-4334
 Winston-Salem (336) 784-0261

PHONE ACCESS 24/7 (Latino Direct):

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

INTERNET (Latino Directo Net)

www.latinoccu.org

MOBILE PHONE ACCESS:

m.latinoccu.org

Holiday closings

The Latino Credit Union will be closed July 4th for Independence Day. Remember you can access your accounts at any time by phone, calling 1-866-USE-LCCU, using our Cashpoints ATMs, or on our website through Latino DirectoNet www.latinoccu.org.

Change of address

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

This Newsletter is also available in Spanish and English on our website: www.latinoccu.org/en/publications/newsletters.

Want to avoid waiting in line to cash a check or verify your account balance?



How many times have you waited for more than 20 minutes at the branch to deposit a check, or check your balance?

There's an easier way! With our phone, mobile phone, Internet, and ATM services, you can save time and money!

LCCU services that can make your life easier:

- **Direct deposit:** Your check will be directly deposited into your account every month.
- **ATM:** You can handle a variety of transactions (deposits, transfers, withdrawals) in any of our CashPoints ATMs.
- **Internet service (Latino DirectoNet):** Through the Internet, you can access your accounts, check your balance, transfer money between accounts, and more.
- **Phone and mobile phone access:** You can also access your accounts from your home phone or mobile phone. Activate your free text message alerts so you can be aware of low balances, overdrafts, non-sufficient funds, or deposits and withdrawals from your accounts at all times.

How can these services make your life easier?

Problem	Solution
You couldn't deposit a check because the line was too long	You can deposit your check in an ATM.*
	You can direct deposit your paycheck into your account.
You don't know how much money you have in your account	You can check your balance at an ATM.
	You can check the balance over the phone, internet, or mobile
You don't know if a check has been cleared	You can view your transactions using the ATM.
	You can view your transactions over the phone or internet.
Your card is not accepted in a store	Your LCCU VISA® card that comes with your checking account is the most widely accepted card in the country.

*Your money can take up to 48 hours to be available depending on the time of the deposit.

"What's Your Savings Story?" Contest for Youth 2011

Latino Credit Union received entries from across the state and chose 18 winners, who will receive money in a Share-Term Certificate. We hope these long-term savings will create awareness about the importance of saving and help our winners toward reaching their dreams.

"The contest helped me to look inwardly at my finances. I feel that it really helped me think about the long run. Knowledge is a powerful tool and the prize money will help pay off college expenses after high school graduation. I am very glad that this opportunity exists to help people of my age get off to a strong start," Jason Surbrook, contest winner.

We encourage youth to think about their future and start saving now!

LCCU wins four awards highlighting its unique model for serving the community.



A new University of Virginia study finds that the presence of a Latino Credit Union branch not only benefits its members, but also the community by decreasing crime rates and increasing property values!

Questions? Call us or visit one of our branches!