



Candid Accounts

Latino Credit Union Newsletter

May - June 2011

Personal Loans

Available for what and when you need them



Don't have credit and would like to start building it?

- With our credit builder or the secured credit card, we can help you easily and quickly

Do you need money for an emergency, a personal expense, transportation, or other immediate needs?

- We have *personal loans* for up to **10,000** dollars & up to 36 months with very simple requirements

Do you need a computer at home or at work?

- Our *computer loans* are flexible, simple and quickly approved. Without credit history, you can loan up to 1,000 dollars

Car loans

We have many options for you to finance the car that you want.

- For *new* and *used* cars
- From 70% to 95% financing
- Great rates and very low fees
- Terms up to 72 months
- Options without formal credit history
- Discounts if you have direct deposit with us



We offer you more convenience to do your transactions

Have you ever had any of these problems?

- You weren't able to deposit your check because the line was too long?
- You don't know how much money you have in your account?
- You don't know if your rent check has been cashed?
- Your card is not accepted in the store for purchases?

At the Latino Credit Union we have developed many services that can make your life easier and will help you avoid problems like the ones above. For example:

- Did you know you can deposit your money in cash or check with 100% safety in the **CASHPOINTS ATMs**?
- Or that you can activate the **Direct Deposit** service for free and save time in unnecessary lines to cash your payroll check?
- In addition, you can check the balance of your accounts and loans by **phone** (1-866-873-5228), **internet** (www.latinoccu.org) and even with your **mobile phone** (m.latinoccu.org)



Have questions? Call us or come to one of our branches.



Don't forget the Latino Credit Union has the best options to send money to your mother on Mother's day at a very low cost with Directo a México, Fed Global, Cash Points Global and Vigo.
Happy mother's day!

This is a great time to buy a home!

With the help of Latino Credit Union, our members can take advantage of the economy to become home-owners. House prices have decreased by about 25% since their highest levels in mid-2006, and financial institutions are offering competitive rates on mortgage loans. The low prices and interest rates combined allow our members to secure lower monthly installments when buying a new home. In addition, at the Credit Union, we serve members in a professional but personalized way with responsible, low cost loans.



Latino Credit Union Member Privacy Policy

At Latino Community Credit Union, we keep financial information about our members secure and confidential. Your financial information is just that—yours! Latino Community Credit Union will not share your personal financial information except as needed to provide services you request. LCCU will never sell your financial information to anyone for any reason. That's not the way we do business; that's not the way you want us to do business.

COLLECTING INFORMATION

LCCU collects and maintains only information we must have to provide you with requested services. When you become a member, open new accounts or apply for additional services, we collect information orally or in writing, such as your name, address and social security number.

If you apply for a loan or credit card, we collect the following nonpublic information:

- information about your transactions with us or others, such as payment history and credit card usage
- information we receive from a consumer reporting agency, such as your credit history
- information obtained from current and past employers or other institutions where you conduct financial transactions when we verify data you provide

DISCLOSING FINANCIAL INFORMATION

To provide you with competitive financial products and superior service, we share information within SECU and give information on a limited basis to our external service providers who help us deliver products such as printed checks, debit/credit cards and life insurance.

Credit union employees have access to your financial information in order to:

- complete your transactions
- maintain your accounts

provide services you request

Employees of our service providers have access only to the limited information they need. For instance, when you request that checks be printed, we give the printer the information on your check reorder form. We do not give this provider information about your account balance or transactions. We hold service providers to the same standards of confidentiality and privacy we follow. Each company must agree in writing to keep your financial information private. Occasionally LCCU may be required by law to disclose nonpublic personal information for governmental or judicial purposes. If you terminate your membership with LCCU, we will continue to protect your financial privacy and not share your information, except as required by law or as needed to finalize our service to you.

HOW WE PROTECT YOUR INFORMATION

We know how important the safeguarding of personal information is to our members, and we share your concerns. You have entrusted us with meeting your financial needs, and we recognize that a critical part of that role is respecting and preserving your financial privacy. We require all employees to actively safeguard member privacy and confidentiality. We also have adopted physical, electronic and procedural safeguards that comply with federal regulations and industry standards to protect your nonpublic personal information. If you have any questions concerning our privacy commitment or any other policy of the credit union, please contact your local branch.

Holiday closings

The Latino Credit Union will be closed May 30th for Memorial 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.

BRANCHES: 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

PHONE ACCESS 24/7 (Latino Direct): 1-866-873-5228 (1-866-USE-LCCU)

INTERNET ACCESS (Latino Directo Net): www.latinoccu.org

MOBILE PHONE ACCESS: m.latinoccu.org

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