we're here - for those in healthcare



LMFCU | Louisville Medical Federal Credit Union

Spring 2012

Auto Loan Rates as Low as 1.90% APR*

A uto loan interest rates remain at historic lows, and no one knows how long the low rates will last. Here are a few ways your Credit Union can help you take advantage of the low rates now and stretch your financial resources for the future.



Refinance Your Current Auto and SAVE!

If you have an auto loan with another lender, your interest rate is probably higher than the same loan would be with your Credit Union. You can refinance that loan at the Credit Union to take advantage of our lower interest rates. We have 5 year terms available at our lowest rates, but in many cases we can lower your payment without extending your current term.

Buy a Car Now and SAVE!

If you're looking for a more fuel efficient auto, a newer model, or maybe even your dream car, a low rate Credit Union Auto Loan can help you save money and achieve your goal.

Shop Like a Cash Customer

We can even give you a Pre-Approved loan so you can shop like a cash customer, taking advantage of all the current rebates and discounts available from dealers. When you find the car you want, just send us a purchase order and we'll finalize your loan.

No Payment for Up to 3 Months

Now you can finance a car with us and defer your first payment for up to 3 months. This is a new option for your Credit Union...one we hope you'll like.

Start Saving Now

It's easy to apply for a Credit Union Auto Loan. You can apply online at LMedFCU.org or we can send you a loan application form to complete. All our rates and a payment calculator are available online or call us at **502-629-3716** for more information.

*APR = Annual Percentage Rate. Your actual rate is based on your credit score, model year financed and equity. Some restrictions apply. Other rates and terms are available. Deferred first payment is optional.

It Only Takes A Dozen!







Refer 12 new members and receive \$50! See page 4 for details.



Annual Privacy Notice

Protecting your financial privacy is a priority. To assure the continued privacy and confidentiality of your personal financial information, your Credit Union observes the practices and procedures contained in the Privacy Notice which is enclosed with this issue of our *Vital Sign*\$ newsletter. Our

Privacy Notice is also posted on our website and a printed copy may be requested by calling **502-629-3716**.

Switch & Save With a LMFCU VISA® Credit Card!



With all the changes in the world of credit cards, there's never been a better time to switch to the one card that really works for you. With a Credit Union VISA® Card, you will get better rates and lower fees with all the spending flexibility you need. You will save with our low APR* on purchases, plus you will pay less in fees than at other financial institutions.

Your Credit Union is member-owned and not-for-profit. Operating with a people-helping-people philosophy, we really look out for our members' best interest.

ZERO% for the First Six Months!

We're now offering **ZERO% APR* for the first six billing periods** for new accounts and for balance transfers of at least \$1,000 to an existing account from another credit card.

Our low standard interest rate is only 9.90% after the introductory period and we charge no annual fee and no hidden fees. Our low interest rate is as much as half off the interest rate charged by many other lenders. Plus, our interest rate is a non-variable rate, and does not change with any fluctuations in the prime rate index. In fact, our low standard rate has been the same for the past 10 years.

Request Your Card Today

To request your low rate VISA® Credit Card or to apply for any of our low, fixed rate loans, simply complete a loan application and provide verification of your employment and income. It's easy to apply online at **LMedFCU.**org. VISA® Account Opening Disclosures and our VISA® Credit Card Agreement are also available on our website. Call **502-629-3716** for information.

*APR = Annual Percentage Rate. Some restrictions apply.

- Low Interest Rate
- No Annual Fee
- Grace Period on Purchases
- No Hidden Fees
- Global Acceptance
- Great Customer Service



Now Accepting Board of Directors Nominations

The Nominating Committee is now accepting nominations for our volunteer Board of Directors. The election will be held during our Annual Meeting on Thursday, April 19 at the University of Louisville Hospital.

Nominees must be members of LMFCU in good standing and be able to attend monthly board meetings.

NCUA regulations now require all Board Members to have the ability to read and understand our financial statements and the ability to ask appropriate questions of management and auditors. Training is

available. Members who are interested in being nominated should submit their name, daytime phone number, brief autobiographical information and personal qualifications to:

Nominating Committee, Louisville Medical FCU 234 E. Gray Street, Suite 130 Louisville, KY 40202

Nominations should be received **no later than Friday**, **March 16**, **2012**.

MARK YOUR CALENDAR! 2012 Annual Meeting is April 19

This year's Annual Meeting will be held at 3:15 p.m. on Thursday, April 19, in the Auditorium at the University of Louisville Hospital. The auditorium is located on the lower level of the Ambulatory Care Building (ACB) across Jackson Street from the hospital entrance.

Board of Directors Election

You'll have an opportunity to meet and talk with your Credit Union's Board of Directors and staff, and you can vote in the Annual Election for members of our Board of Directors. This opportunity is one of the important differences between your Credit Union and other financial institutions.

Free Gifts & Cash Door Prizes

The first 100 members who attend will receive a free gift! We will also give away door prizes (mostly cash) and serve light refreshments. You must be present to win! Board Members and staff are not eligible to win.

Don't Forget to Vote

Your vote counts! Your official ballot will be mailed in late March. If you cannot attend the Annual Meeting, please complete your ballot and mail or bring it to the Credit Union office anytime before 2:00 p.m. on April 19.

Early Closing April 19

We will close at 2:00 p.m. on Thursday, April 19, so our staff can prepare for the Annual Meeting. See You There!



New Name/New Look

We are Excited to Announce the Launch of Our New Brand Identity!

We have consistently delivered on what matters most to our members and that has helped us to grow and succeed. That will not change. But, we believe our fresh new look communicates the strength of our Credit Union, and the services we offer our members.

The word 'Center' has been removed from our name to better reflect the areas where our members work and live; areas that reach beyond the Louisville downtown medical center to include the entire Kentuckiana region.

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we're here - for those in healthcare

We're here - for those in healthcare is our new tagline. Adopted by our Board of Directors, it promotes the commitment of our Board and staff to serve the financial needs of our members, like you, who work in hospitals, medical facilities and other healthcare-related organizations.

We hope you'll notice our new branding as we increase our visibility in the community. Our new identity demonstrates the strength and reliability of Louisville Medical Federal Credit Union as a full-service Credit Union our members can count on.

Don't Be a Victim of Identity Theft PROTECT YOUR PERSONAL INFORMATION

dentity theft is a crime. It continues to be one of the fastest growing crimes in the US. Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number or credit card number, without your permission, to commit fraud or other crimes. It may involve unauthorized transactions on one of your personal accounts, or it may be the result of an Identity Thief using your personal information to open a credit card account in your name.

Consumers like the convenience and acceptance debit and credit cards offer. But, with that convenience comes some risk. Providing your personal and financial information to the wrong people can lead to ID theft. But, practicing good habits is a surefire way to keep your cards, and your identity, safe.

Card Safety Tips:

- If your card is ever lost or stolen, report it immediately
- Don't leave your card anywhere it could be easily taken (this includes the glove compartment of your car)
- Make sure you memorize your PIN and do not keep it with your card
- Shred documents that contain any personal or financial information before you dispose of them
- Before shopping online, ensure your computer has up-to-date anti-virus and spyware software installed

Avoiding "Phishy" E-mails

Many businesses use e-mail as an easy way to communicate and online banking and shopping are very safe. But remember, we will never ask you to provide personal information such as account numbers, passwords or your Social Security number by e-mail.

Your Credit Union will NEVER ask for your personal financial information in an e-mail or telephone call to you. If you receive this kind of contact, hang up or delete the e-mail immediately.

You may occasionally receive "official looking" e-mails from people posing as legitimate organizations, asking you for your personal information – this is illegal (it's called "phishing"). Do not give them your personal information. If you receive an e-mail that you're not sure about, forward it to us at <a href="https://linear.com/linear.

Keeping Up-to-Date

You should look at your accounts regularly to make sure there are no unauthorized transactions. **Statement Express** and **PayIt** make it easy to keep track of statements and bills paid online. It's also good to check your credit report annually. For information on how to obtain a free annual credit report, visit **www.annualcreditreport.com**

By keeping these simple tips in mind, you can help keep your card safe – at the store, online or anywhere else.

For more information on protecting your identity, visit LMedFCU.org and click on identity theft (at the bottom of the page). If you have

Interested in Statement Express of Paylt Online Bill Pay? Call us at 502-629-3716 or visit our website.

been a victim of identity theft, go to the Federal Trade Commission at http://www.ftc.gov/bcp/edu/microsites/idtheft/index.html or call 1-800-275-8777.

The Credit Union Alternative to Tax Anticipation Loans

on't be a victim of high interest rates or fees for a tax anticipation loan. If you need your tax refund fast, we can help with a short-term tax refund signature loan at a special low rate. You can make an unsecured signature loan for up to 6 months with an interest rate as low as 6% APR*. Loans for up to 12 months are as low as 8% APR*.

*APR = Annual Percentage Rate. Your actual rate is based on your credit score. Other rates and terms are available.



Borrowers Reward Program

Lectronic services have a cost, but you can avoid the \$0.75 monthly ATM or Debit card fee if you have a loan or VISA® Credit Card account with us. We call it Borrowers Reward and all you have to do to participate is open a low rate VISA® Credit Card or other loan account.

Call us at 502-629-3716 or apply online at LMedFCU.org.



LMFCU

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234 East Gray Street, Suite 130 Louisville, KY 40202

Office Phone: 502.629.3716 Office Fax: 502.629.3715 StatLine: 1.877.216.0346

Two Shared Branch® Service Centers

2925 Goose Creek Rd. Louisville, KY 40241

4917 Dixie Highway Louisville, KY 40216

LMedFCU.org

Refer 12 New Members



And Get This Money Card!

Simply invite your coworkers and your family to become a member of LMFCU. For every 12 new members who join through your referral, you will receive a CUMoney \$50 debit card...providing you with dozens of shopping possibilities!

For more information, call or stop by our main branch.

