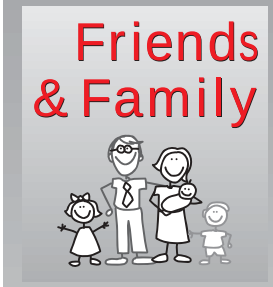
Louisville Medical Center Federal Credit Union

Vital Sign$

JULY, 2007



its easy

LMedFCU.org

Member Appreciation Days - July 17, 18, & 19

Help celebrate our 54th Anniversary by sharing your Credit Union with Friends and Family.

Originally chartered in 1953 as the City-County Health Employees Federal Credit Union, we have been serving the financial needs of hospital and healthcare employees for 54 years

To celebrate our anniversary, we're having a big membership drive and Member Appreciation Days, July 17, 18 & 19.

We encourage you to share your Credit Union with Friends and Family during this time. Any of your co-workers and any of your immediate family are eligible to join our Credit Union.

Anyone who joins the Credit Union between now and July 19 will get a chance in a drawing for a grand prize of $250.00. And, if you refer a new member to the Credit Union, you'll get a chance in the drawing, too! There is no limit to the number of chances you can get! Just be sure to attach your name to any new member's application you refer to us.

We invite you to visit the Credit Union office during Member Appreciation Days. We'll serve refreshments from 10 a.m. till 3 p.m. each day, we'll have some free gifts and would like you to stop by. We'll have the drawing for the grand prize just before we close on the 19th. You do not need to be present to win.

Join Now . . . Borrow Now: If you, or someone you work with, is not currently a member of our Credit Union, you can open a regular savings account now, and if you've been employed for at least 1 year, you're immediately eligible to apply for a loan.

Family Members: Membership in our Credit Union is open to all employees of hospital and other healthcare organizations and members of their immediate family.

Lower Mortgage Loan Rates

We've lowered the interest rate on mortgage loans. Why not put the equity you've earned to work for you.

Rates are currently as low as 5.50% Annual Percentage Rate, and the application process is easy. Just call our Loan Department at (502) 629-3716 for more information.

Amusement Park Discount Tickets

Once again your Credit Union is pleased to provide big savings discount tickets for the following amusement parks.

Six Flags Ky Kingdom
Kings Island
Newport Aquarium
Holiday World
Cedar Point

Avoid the long hot lines at the park and save money by purchasing special discount amusement park tickets from your Credit Union. Tickets are available now through the end of August and are sold for cash or transfer of available funds in your account here.

Tickets are good any day this season and there are no refunds or rainchecks. Kentucky Kingdom tickets are NOT valid during the KY State Fair.

LMedFCU.org

Our new website is still "under construction" but please book mark it: www.LMedFCU.org. You can easily link to Virtual Branch and get information our about great rates and services.

1-877-216-0346

VISA

No Annual Fee
25 Days Grace

Apply Today!

9.9% All the Time

This is not an introductory rate, this is not a variable rate, this is not a limited time offer . . . this is our regular low fixed rate for a Credit Union VISA Credit Card . . .***all the time!***

9.9% Annual Percentage Rate is one of the best deals in town for a VISA Credit Card, so if you're paying more on a credit card with another financial institution, why not get a 9.9% interest rate VISA Credit Card from your Credit Union.

Call our Loan Department at (502) 629-3716 to get an Application Form. Once your application is approved, it takes about 10 days to get your card and PIN.

Electronic Account Access

Anytime Access

its easy

We are pleased to offer anytime access to your account through the internet, your touch-tone telephone, ATM's and point-of-sale.

If you don't currently have electronic access to your account, please consider any of the following options:

Virtual Branch is access through the internet. You can view account balances, transaction history and make transfers. You can also download account history to your personal computer. You can link to Virtual Branch by visiting the Credit Union website **www.LMedFCU.org**.

$tatLine is our audio response service at 1-877-216-0346. $tatline also gives you account balance information and allows you to make transfers.

ATM Cards are available to all members and can be used at any 5/3 Bank ATM or any Alliance One ATM with no service charge.

Members with checking accounts may elect to have a VISA Debit Card which can be used like an ATM card and also may be used for point-of-sale purchases.

If you'd like to apply for electronic access, please call us at (502) 629-3716 to get an Electronic Access Request form.

Minimum Balance Notice

If your share account balance is less than $50 and there has been no activity in the last six (6) months, you will be charged a $5.00 service charge each quarter. Service charges will be posted during the last month of each quarter.

We recommend you make regular deposits to your account so your savings will grow faster. All member deposits in the Credit Union are insured to $100,000 by the National Credit Union Administration, a U.S. Government Agency.

Holiday Closings

The Credit Union will be **closed** the following holidays:

Tuesday July 4
Independence Day

Monday Sept. 3
Labor Day

Monday Oct. 8
Columbus Day

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Louisville, KY 40202-1907

E-Mail itseasy@lmcfcu.win.net
Phone (502) 629-3716 $tatLine 1-877-216-0346
Fax (502) 629-3715 Website **www.LMedFCU.org**

EQUAL HOUSING LENDER

Your savings federally insured to $100,000 NCUA National Credit Union Administration, a U.S. Government Agency

OFFICE HOURS

Monday	7:30 a.m. - 4:00 p.m.
Tuesday	8:00 a.m. - 4:00 p.m.
Wednesday	10:00 a.m. - 4:00 p.m.
Thursday	8:00 a.m. - 4:00 p.m.
Friday	8:00 a.m. - 5:00 p.m.

SAVINGS

Regular Share Accounts
Christmas Club Accounts
Share Certificates
Retirement Accounts (IRA)
Special Purpose Accounts
Family Memberships
Share Draft (Checking)
ATM/Debit Card

LOANS

Signature Loans
Auto Loans
Pre-Approved Loans
Loans Secured by Real Estate
Share Pledge Loans
Redi-Credit Line-of-Credit
Overdraft Protection Loans
VISA Credit Card

OTHER SERVICES

Internet Home Banking
$tatLine Audio Response
Auto Price Information
Notary Public Service
Financial Counseling
Discount Theme Park Tickets
VISA Travelers Cheques
Wire Transfers