

News & Views

Spring 2005

A Quarterly Publication
for our Loyal Members



Now through May 31st,
The Premiere You've
Been Waiting for. . .

THE Great Rate AUTO RACE

Featuring: **100%**
Financing

Starring: *Rates As Low As*

3.99% APR* For 2001 & Newer Vehicles
up to 48 months

5.00% APR* For 1999 & 2000 Vehicles
up to 36 months



Apply on-line at www.firstcastlefcu.org or by completing the easy to use application provided here. If faxing to 862-1648 or mailing to the Credit Union, be sure to enclose your proof of income and a copy of your drivers license.

When approved, you will receive a letter from us to provide to your dealer informing them that your financing has been secured by the Credit Union. We can also give you a cost breakdown on any vehicle you want for your starring role in this Spring's release of "The Great Rate Auto Race"!

* APR - ANNUAL PERCENTAGE RATE. Rates are based on individual credit score and loan term. Your actual rate may vary. Other restrictions may apply. Does not apply to existing FCFCU loans. Limited time only. Call for details. Must refinance a minimum of \$3000.00 to qualify. Maximum loan amount is retail value in the NADA Blue Book guide. Retail value must be a minimum of \$3,000.00 to apply. Only vehicles 1999 and newer are eligible for financing at these terms. Please call us for rates on vehicles older than 1998 and rates for other terms. Loan Example: \$10,000.00 at 4.25% APR; 60 Monthly Payments of approximately \$185.30

New Share Certificates Rates * Effective April 1, 2005

Earn high yields and protect your investment with our share certificate program. You select the term and we'll guarantee the rate and yield for the full-term. The following yields reflect yield plus .25% Royal Rewards Relationship bonus.

Competitive Yields • No Monthly Fees • Dividends Compounded Quarterly
• 24-hour Account Info with Fastfone or NetTeller

Terms	Minimum Balance Requirements		
	\$500 to 19,999.99	\$20,000 to 49,999.99	\$50,000 & over
6 mos.	2.30 %	2.40%	2.50%
1 year	2.85%	2.95%	3.05%
2 year	3.30%	3.40%	3.50%
3 year	3.89%	3.90%	4.00%
4 year	4.10%	4.20%	4.30%
5 year	4.25%	4.35%	4.45%

*Early Withdrawal Penalties may apply on Share Certificate Accounts. Contact an employee for further information about applicable fees and terms. Rates are effective April 1, 2005 and are subject to change. This Credit Union is federally insured by the National Credit Union Share Insurance Fund. Yields shown include .25% Royal Rewards Relationship bonus.

Vehicle Loan Application

Account # _____
 Amount Requested \$ _____
 Name _____

 Home Phone # _____
 Work or Daytime Phone # _____
 E-mail _____
 Employer _____

 Monthly Salary _____
 Date of Employment _____
 Mortgage/Rent Amount _____
 To Whom _____

 Joint Name* _____

* Spouse's name & info necessary in all Community Property states including LA

Employer** _____

Monthly Salary ** _____

** Only if to be used in loan decision

I authorize the Credit Union to obtain a credit report.

X _____

Date _____

X _____

Date _____



Royal Rewards Relationship Pricing

The more you use our products and services,
the more rewards you receive.
And that's because we value your loyalty
and continuing relationship!



Holiday Closings April through September 2005

The CU lobby will be closed on these dates
and no business will be transacted.
Memorial Day • Monday, May 30
Independence Day • Monday, July 4
Labor Day • Monday, September 5

Date to Remember

CU Youth Day • Thursday, April 28



SAVE IT,
get it!

April is . . .
... **NATIONAL**
Credit Union
YOUTH Month

Visit FCFCU anytime this April to open a youth account with either our Palace Pals or Renaissance Savers Club and help us celebrate National Credit Union Youth Month. FCFCU is committed to starting youth on the path of setting financial goals and reaching those goals. To show our commitment throughout April, **we will deposit \$5.00** into each new youth account opened.

Bring Your Son/Daughter to Work Day Thursday, April 28th

The Corp has designated April 28th, "Bring Your Son/Daughter to Work Day" and for added fun, we'll have special attractions! Free coloring books, prizes, snacks, and giveaways! We'll also have an exhibit in the cafeteria at lunch time with fun activities! All youth club members will be eligible for special drawings throughout the day. But --- to win, your child must be a Credit Union member. So sign up your young ones before the drawing date and start them off to a safe and secure financial future! To open an account, you must have a copy of your little ones social security card and birth certificate.

And remember, FCFCU membership is available to all your immediate family members - spouse, children, parents, grandparents, grandchildren, brothers and sisters. Go ahead and share the benefits of Credit Union membership. You'll be their favorite relative for a lifetime!

Member Services

Savings

- Share Savings Accounts
- Christmas Savings Accounts
- IRAs
- Money Market Accounts
- Term Share Accounts

Checking

- Share Draft Account
- Debit/VISA Check Card
- Temporary Checks
- Check Images

Lending

- Unsecured
- New & Used Automobile
- Boat
- Motorcycle
- Mortgage/Home Equity
- Tuition
- Computer
- Share & Certificate Secured
- VIP

Conveniences

- E-statements
- Payroll Deduction
- Direct Deposit
- Credit Life & Disability Ins.
- Money Orders
- Travelers Checks
- Western Union Wires
- Wire Transfers

24-hour Access

- **FASTPHONE:**
1-866-273-0709
- **WEBSITE:**
www.firstcastlefcu.org



Worldwide Access To Your FCFCU Account

FCFCU's participation in a worldwide credit union network provides our members with access to hundreds of service centers and thousands of service branches, around the nation and the world. Wherever the Credit Union Service Center Swirl is displayed, you can access your Credit Union account just as you would in our Corps Credit Union lobby. There is no charge for using these conveniently located outlets. You can make deposits and loan payments, cash checks, purchase money orders and traveler's checks, print a statement, and in some cases have access to an ATM. Many locations including the CU Service Center have Saturday hours for your convenience.

In Louisiana, there are 54 locations - 14 in our immediate area. Shared branches allow you to conduct business just as if you were at FCFCU. By sharing facilities, credit unions can offer greater convenience and that special credit union service nearly anywhere in the world including Guam, Japan, Italy, Puerto Rico, and Germany.

Many of our members, retirees, and their families have taken advantage of having a "FCFCU" branch close to home or the office and enjoy participating in the Network. Now, wherever you are -- there's always a FCFCU branch close to you.

Here is a list of locations in the Greater New Orleans area.

For a complete nationwide listing of locations and hours of operation, visit www.creditunion.net.

Post Office Employees CU

701 Loyola Ave., Ste 100, New Orleans
1200 Business 190, Unit 20, Covington
1530 LaPalco Blvd., Unit 5, Harvey

Greater New Orleans FCU

1291 N. Causeway Blvd, Ste. 3, Mandeville

Louisiana Public Health Workers CU

433 Metairie Road, Metairie

Shell New Orleans FCU

701 Poydras Street Suite P100, One Shell Square, N.O.

The New Orleans Firemen's FCU

1512 Gause Blvd., Slidell
4301 Downman Road, New Orleans
5163 General DeGaulle, Ste F, New Orleans

Tulane-Loyola FCU

8200 Hampson St., New Orleans
1440 Canal Street, New Orleans
6363 St. Charles Avenue, New Orleans

LaCapitol FCU

3197 Richland Ave, Metairie

CU Service Center

5500 Veterans Memorial Blvd., Suite 100, Metairie

You're Covered with our Home Equity Line of Credit

If you own your home, your investment can pay off for you if you choose to take advantage of the equity that you have in it. And, our Home Equity Line of Credit is specifically designed for our members to do just that.

Rates as low as **5.00% APR***
won't raise the roof!

*Annual Percentage Rate based on the Wall Street Journal Prime rate minus .50%. Actual rate may vary depending upon individual credit score, term of the loan, and loan-to-value of the home. The annual percentage rate is variable and can change quarterly on the first day of January, April, July, and October, following the published prime rate in the Wall Street Journal. Once the loan is established the rate cannot be raised more than 2.00% per year and 6.00% during the entire original loan term up to a maximum rate of 18%. Owner-occupied Property. Maximum term 15 years with a draw period of five years depending on the loan term.

Credit Union Hours

Mon - Fri: 7:30 AM to 3:00 PM



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E-Mail Addresses

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jtoups@firstcastlefcu.org
(Loan Questions)
ccupit@firstcastlefcu.org
(Membership Questions)
jurban@firstcastlefcu.org
(Mortgage Loan Questions)

Se Habla Espanol
Mindy Taylor
Phone (504) 862-1654



Keeping your personal information private is one of our highest priorities and is of utmost importance to First Castle FCU.