

# THE BULLETIN BOARD

3<sup>rd</sup> Quarter  
2007

★ ★ A Publication for members of Ascension Credit Union ★ ★

## Dates to Remember

- Oct. 8 Closed for Columbus Day
- Oct. 18 International Credit Union Day
- Nov. 9 Academic Allstars Drawing
- Nov. 22-24 Closed for Thanksgiving
- Dec. 24 Close @ Noon
- Dec. 25 Closed for Christmas
- Dec. 31 Close @ Noon
- Jan. 1 Closed for New Years

## Strong Roots Yield Strong Branches

As you know, we planted tiny roots in the Ascension Parish community some 33 years ago, and those roots have grown quite strong in that time.

Thus, it is fitting that our little credit union "tree" is now ready to grow branches! As our membership grows, so must the credit union that serves it, enabling us to continue our tradition of building valued relationships by delivering personalized financial solutions well within your reach!

We take great joy and pride in announcing that we have secured site locations in both Prairieville and Donaldsonville, and are now in the early planning stages. We vow to keep all of you, our member-owners, abreast of the exciting developments as they occur.



Be on the lookout for regular progress reports of the construction online at [www.AscensionCU.org](http://www.AscensionCU.org)!

## Financing the Home of Your Dreams

You know Ascension Credit Union for checking and savings accounts, auto loans, and many other personal financial services. But did you also know we do home loans?

Ascension Credit Union is your single source for all types of mortgage financing, whether you're interested in Construction, FHA, VA, conventional, adjustable rate, or other loan programs. We offer more than 150 different loans, so chances are we have one just right for your financial objectives.

But there are other important advantages to buying your home with a mortgage from your Credit Union.

First, consider the convenience. With all your personal finances consolidated in one place, life gets just a little easier.

There is no hassle associated with having multiple accounts at financial institutions all around town, information and assistance is easy to obtain and convenience goes even further with our online mortgage application.

We have the most advanced online mortgage application in the industry, so you can apply around-the-clock from home or office and receive a firm loan decision within minutes. Not weeks. Not days. *Minutes.* You'll be able to start shopping for your new home the very same day with greater negotiating power.

Another benefit: retained servicing of your loan. While other mortgage companies sell your loan soon after you close to another company for servicing, your loan will be retained by our mortgage partner, CU Members Mortgage, for superior service for the life of the loan.

Your loan history is all in one place. Your payments go to the same place each month. Your escrow account is managed consistently from year to year so there's nothing lost in the transition from one company to another.

So check with the Credit Union first! You know where to find us for the widest selection of loan programs, competitive rates, flexible terms, and friendly faces.

## Spelling Bee



HELP! We've mistakenly misspelled five (5) words in the newsletter!

Circle them and return to us by October 26.

You could be our next BIG winner!

Name: \_\_\_\_\_

Acct. # \_\_\_\_\_



RELAX.  
It's never been easier to find a home loan.

# More Jingle for Kris Kringle

Your Credit Union is putting more cash in your budget this holiday season by letting you **SKIP YOUR LOAN PAYMENTS\***!

You read correctly, we are allowing members with qualified loans to skip their November loan payment in order to have more money for spending during the holiday season!



In order to take advantage of this opportunity, you **MUST** complete the Skip-a-Payment form **AND** be approved. Forms are available at the branch and online at [www.AscensionCU.org](http://www.AscensionCU.org).

\* Certain terms and limitations apply. For qualified loans only. Small fee charged for participation. See form for complete details.

## NOTICE OF CHANGE IN MARGIN

Beginning in 30 days, the interest rate margin will change on all certificate secured and share secured loans to 2.5%. This will be applicable to loans that are secured by a certificate at the time the certificate matures.

## LOAN LATE FEE CHANGE

Beginning in 30 days, loan payments made 15 days or more delinquent will be charged a late fee of 15% of the regular payment amount.

## VISA CREDIT CARD FEE CHANGES

Beginning in 30 days, the following fees will apply to all VISA Credit Cards:

Over the Limit fee: \$20    Late Payment Fee: \$20  
Penalty APR: 19.5%

Our auditors are conducting a random account verification. Part of this responsibility includes direct confirmation of member account balances. Please examine the information on the enclosed statement. If you receive a verification request, report any discrepancies directly to:

HAWTHORN, WAYMOUTH & CARROLL, L.L.P.  
CERTIFIED PUBLIC ACCOUNTANTS  
8555 United Plaza Blvd., Suite 200  
Baton Rouge, LA 70809

## GO PLATINUM!

Ascension Credit Union's Platinum VISA® credit card has it all! This card comes standard with a host of amazing benefits designed with rewarding you in mind, plus our low fixed rates are practically unbeatable. Score **BIG** by going Platinum at your Credit Union!

### ScoreCard® Reward Points

Your Ascension Credit Union Platinum VISA® credit card comes with instant ScoreCard® reward points every time you use your card. Start earning points now to redeem for merchandise, travel and airfare, gift cards and more! The more you use it, the more generously you will be rewarded!

### Enjoy An Amazing Introductory Rate

As part of this Platinum offer, you are being rewarded again with a special 3.0% APR reduction for all purchases and balance transfers until March 2008! So spend and save this holiday season. After this Introductory period, continue to save with your low fixed rate.

### Sleek new Card Design

Your Platinum card has been designed to be sleek, attractive and recognizable as a symbol of superior spending power everywhere VISA® is accepted. Carry this new card with confidence and pride, as you have earned this Platinum privilege.

### And That's Not All...

In addition to these many great benefits, we are offering our members with excellent credit history an even greater fixed rate! Our new Platinum Prestige card carries an unprecedented 7.9% APR on all purchases.

It has been our pleasure meeting your financial needs thus far. If you are ready to **GO PLATINUM**, complete, sign and return the form below! After all, don't you think you deserve it?!

Get **\$1000** for only  
**\$99/Month\***  
**Christmas CASH**  
**for ME!**

I'm making this holiday season a memorable one with help from my Credit Union!

\*Loan amounts up to \$10,000. Normal credit criteria apply. Rates as low as 9.0% APR. Original loan amount of \$1000.00. 10 payments of \$99 each and a final payment of \$53.90. Total payback \$1043.90, based on 9.0% APR. Rate and loan amount determined by credit qualifications.

## Frequently Asked Questions

**Q. Can I have my entire paycheck deposited directly into my regular Share account?**

**A.** Because Share accounts are not considered transaction accounts under Federal guidelines, you may not have your entire check directly deposited into your Share account. You may, however, set up direct deposits and automatic withdrawals from any of our Checking accounts.

**Q. I forgot my Debit card PIN. Can I still use my card?**

**A.** Absolutely! Your VISA Debit Card can be used everywhere VISA is accepted. Just swipe your card as credit and sign the receipt. The funds will still come from your account just like a PIN-based transaction. But if you need a new PIN, just give us a call and we will order you one.

## Time is running out...

For **ONE WEEK ONLY**, Ascension Credit Union is stopping the clock on rising interest rates. If you are looking to buy a vehicle or feel you are paying too much, hurry in before you are too late!



We are offering ALL of our members an amazing **5.9% APR\*** on vehicle loans from **October 29 - November 3!**

100% financing! No money down!  
No payments for 30 days!

Apply online - [www.AscensionCU.org](http://www.AscensionCU.org)

Apply by phone - (225) 621-2800

Apply in person

\*APR is Annual Percentage Rate. Normal credit criteria applies. Existing ACU loans are not eligible for refinance. Some restrictions may apply.