



CFLA
CREDIT UNION
 P.O. BOX 468
 DONALDSONVILLE, LA. 70346

*Bridging Your Financial Needs
 With A Little Sunshine*

Newsletter

3rd Quarter 2008

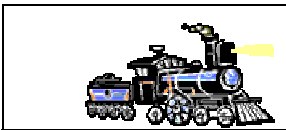
Storm Damage?



In response to the aftermath of Hurricane Gustav, we'd like to remind you about our **Skip - A - Loan Payment Promotion**. This promotion allows you, our valued member, the chance to skip your loan payment during any one month of your choice within the year. So, if you find yourself financially burdened as a result of the storm, the Skip-A-Loan Payment promotion could bring you some relief.

Also, many of you are being faced with high insurance deductibles for home repairs. Don't forget that the credit union has great loan rates which could be very beneficial during your recovery efforts.

Stipulations apply to both the promotion and loans, so please contact Kathy Acosta at the credit union office for more details!!



Welcome Aboard

The credit union would like to extend a warm welcome to the following new members: Christopher Anthens, Jeffry Bourgeois, Kevin Broussard, Justin Denoux, Pam Dugas, Tyrone Ester, Byron Latino, Neil Marroy, Jr., Gina Melancon, Lester Reynard, Landon Southern, Lance Vroon, and Dean Werner. We're looking forward to doing business with all of you!

Invitation to New Members



We'd like to remind our current members about the ongoing "Membership Drive" promotion. For each new member referred, your name will be entered into a drawing for a chance to win a check in the amount

of \$50, made payable to you! Six (6) \$50 checks will be awarded at the Credit Union's Annual Meeting in February 2009, and there is no limit on how many times you can win!

Membership Requirements

All active or retired employees of the Louisiana Region of CF Industries, members of their immediate families, which includes any relative by blood or marriage, or foster or adopted children and grandchildren, and sons-in-law and daughters-in-law of a member, are eligible to become members of the credit union.

So, spread the word - it's our members who make our Credit Union the one that we are so proud of today!

Hit the Highway in Style . . .

By taking advantage of our **REDUCED** rates on new, used, & program vehicles!

See Rate Schedule below for details!

Current Rate Schedule

Indicates change in rate

Dividend Rate

3rd Quarter 2008 - - **2.50%** APY

Signature Loans

1 - 12 months - - 7.75% APR
 12 - 36 months - - 9.50% APR

New Car/Truck/RV/Boat/Etc.

1 - 60 months - - **4.75%** APR
 60 - 72 months - - **5.25%** APR

Used Vehicles

1 - 60 months - - **5.25%** APR

Share Loans

1 - 60 months - - **3.50%** APR

Computer Loans

1 - 12 months - - 4.25% APR
 12 - 24 months - - 5.50% APR

Demo/Program Car

1 - 60 months - - **5.00%** APR

Tuition Loans

1 - 12 months - - 4.25% APR

CFLA Credit Union

Hours of Operation:

Monday - Friday, 8:00AM - 3:30PM
 Phone: (225) 473-0331

www.cflacu.com

Questions?

Contact the Credit Union Manager, Kathy Acosta, at (225) 473-0331, or any of your Credit Union Board Members: President, Adrian Worries - (225) 473-0236, Vice-President, Gussie Hahn - (225) 473-0375, Treasurer, Lenny Pousson - (225) 473-0367, Secretary, Beth Darce - (225) 473-0284, Yvonne Cortez - (225) 473-0374, Jarett Daigle - (225) 473-0391, or Richard Walker - (225) 473-5503

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration
 A U.S. Government Agency