



# Member News

## Score Extra Points with LOW Auto Loan Rates as low as 2.25% APR\*

### **NO PAYMENTS UNTIL 2012!**

Looking to buy a new vehicle? Now is the perfect time to get that new car, truck or van you've been wanting because our rates are at an all time LOW!!! Are you a member with an auto loan currently at another financial institution? Refinance your loan with Carter Federal, and you could save BIG by reducing your monthly payment!

Take advantage of this special offer and receive a **FREE Carter Federal Rolling Cooler**



You can also register to win a **BIG Screen TV**  
(One will be given away at each branch)



To apply or for more information, call (800) 367-5026, Option 3, or visit your nearest branch.

\* APR is annual percentage rate. Some restrictions apply. Membership and approved credit required. Refinance offer only applies to loans from other financial institutions. Promotion ends Nov 30, 2011. No purchase necessary to enter drawing for TV. For complete sweepstakes rules or more information about the loan promotion, go to [Carterfcu.org](http://Carterfcu.org).

### *Why get a loan at Carter Federal?*

- 100% financing for qualified borrowers
- Flexible financing terms
- Easy application process (apply online, by phone or in person)
- Speedy approvals and pre-approvals
- No pre-payment penalties
- Convenient payment options
- Terms up to 72 months

**2** Need Cash for the Holidays?  
Annual Election of Directors

**3** Secure Your Future with Our New Debt Cancellation  
BALANCE Financial Fitness Program

**4** Now Offering Manufactured Home Loans  
New Community Financial Education Facility

# Need Cash for The Holidays?

You could qualify for **\$1,200** at **12% APR\*** for **12 Months!**

- **\$1,200**
- **A low rate of 12% APR\***
- **For 12 months!**

Apply by going online, visiting your local branch or by calling (800) 367-5025. Available in November and December only.



\* Annual Percentage Rate. Credit Life and Credit Disability are not automatically added to your loan. If you would like this additional coverage please contact the credit union. Some restrictions may apply.

## Annual Election of Directors

As provided in our bylaws, there will not be nominations from the floor accepted at the annual membership meeting if there is at least one nominee for each of the two positions being voted upon. If the number of nominees and number of positions are equal, elections will be by acclamation. Mail ballots will only be sent to the membership if these conditions are not met.

A Nominating Committee comprised of Susie Fair, Charlie Park and Jim Hodge was appointed by the Board Chairman, Joyce Butler on July 26, 2011. The committee's primary responsibility is to nominate at least one nominee for each of the two directorships to be voted on by mail ballot if that becomes necessary. Terms of Directors Bobby Washington and Edward Leonard Blanton will expire on March 23, 2012. The Committee met on September 20, 2011, and selected the two nominees to fill the positions: Edward Leonard Blanton and Bobby Washington. Information on the Nominees will be provided in the January 2012 newsletter. A member seeking election to the Board has two opportunities, listed to the right.

This assures the applicant will be listed on the slate of nominees if the petitioner satisfies all director qualifications.

### **Directorship Qualification Requirements include:**

- Must be 18 years of age or older and a member in good standing
- Must agree to attend board, planning and training meetings (monthly board meetings)
- Must demonstrate a sound credit history
- Must have a clear criminal record
- Must present a Signed Agreement-to-Serve statement
- Must present a Signed Statement of Consent and Authorization form for the Credit Union to obtain credit and background investigation reports

Additional details on the Nominating Committee and petition process can be obtained from Administrative Assistant, Karen Phillips, at (318) 539-4665, Ext. 1105.

### **OPTION 1**

#### **To Apply through Nominating Committee**

Nomination by the Nominating Committee requires:

- Obtaining a Director Packet
- Completing and Signing the documents included in the packet
- Submittal of Director Packets documents to the Nominating Committee on or before November 30, 2011

This assures the applicant will be listed on the slate of nominees if the petitioner satisfies all director qualifications.

### **OPTION 2**

#### **To Apply by Petition**

Nomination through the Petition Process requires:

- Obtaining a petition format from the credit union
- Obtaining petition signatures of at least 1% of the membership as of September 30, 2011 (at least 265 members in good standing)
- Submittal of the petition and an Agreement-to-Serve statement to the Board Secretary by November 30, 2011

### **Join us at the Annual Meeting**

Mark your calendar now to attend Carter Federal Credit Union's Annual Membership Meeting! The meeting will be held on **Friday, March 23, 2012**, at 6 pm at the Springhill Civic Center, located at 101 Machen Drive. The business meeting begins at 7 pm.

## Secure Your Future with Our NEW Debt Cancellation Protection Program

You are pursuing dreams for you and your family – a happy retirement, a college education, or a new car. But have you considered how your financial obligations would be covered if you fell victim to an unfortunate event?

At Carter Federal Credit Union we understand that sometimes life can throw you a curve ball. Unforeseen events occur, which is why we now offer our members an optional and easily affordable debt cancellation program. This new program allows you to reduce or discharge debts, and provides safeguards against the following losses that could impact your ability to repay your loan obligations.

- **Death**
- **Involuntary Unemployment**
- **Disability**
- **Family Medical Leave of Absence**

Debt Cancellation Protection is available on the following loans: Automobile, Recreational Vehicles, Motorcycle and Home Equity Line of Credit.

### Benefits of Payment Protection are:

- **Helps protect your family, assets, and credit rating**
- **Excellent value** – financial peace of mind for pennies a day
- **Immediate enrollment for eligible members**
- **Convenient and simple**

To add this affordable new plan to your existing Carter Federal loan, call or visit your nearest branch office.

## A FREE New Member Benefit ... BALANCE Financial Fitness Program

Carter Federal Credit Union is dedicated to helping you reach all of your financial goals. This month we are excited to announce your newest benefit of membership: BALANCE Financial Fitness Program.

Carter Federal members now have access to free, unbiased and confidential money management information and assistance. Experienced financial counselors can answer many of your questions immediately — from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, an appointment can be scheduled by phone giving you the personal attention you need to meet your objectives.

If bills have gotten out of hand, your personal financial counselor may be able to arrange a Debt Management Plan. BALANCE negotiates with creditors to reduce interest and fees, so you can pay your debt quickly and efficiently. As a member of Carter Federal Credit Union, the program's monthly administration fee of \$35 is waived.



We recognize that money concerns can have a serious effect on your quality of life. Now, through our newest partnership, you have access to the very best professional guidance, so you can achieve financial security faster than you ever thought possible. To use the new program, simply call (888) 456-2227 toll free, Monday through Thursday, 7 am to 9 pm, Friday, 7 am to 7 pm, and Saturday, 8 am to 5 pm or visit [www.balancepro.net](http://www.balancepro.net) for more information.

## August 31, 2011 Stats

Total Assets .... \$ 199,131,385.20      Loans ..... \$ 153,843,157.78  
Shares ..... \$ 171,988,269.46      Members ..... 27,651

## Now Offering Manufactured Home Loans

Carter Federal now offers loans for manufactured single-section, multi-section and modular homes. Our programs encompass all aspects of lending for factory built housing, including:

- New and used homes
- Purchases
- Disaster Recovery
- Land/home loans
- Refinances

Whether you are a potential buyer trying to purchase or refinance a factory-built home, or a retailer or a broker looking for a great financial partner, we can make your dreams come true! Our team of lending professionals understands your needs. We work directly with you to find the best financing options available. To apply or to get more information, contact your nearest branch.

## Make Your Budget Go a Bit Further This Holiday Season with Skip-A-Pay

Just in time for the holidays, Carter Federal is offering a Christmas Skip-A-Pay promotion. For just \$25 per loan, qualified members can take advantage of this offer on any eligible Carter Federal loan during the months of November, December and January.

*Members who want to take advantage of this special offer should visit any branch location or call (800) 367-5026.*

Loan must have a minimum of six months worth of payments and be in good standing. Fee per loan is \$25. Carter Federal must receive request ten days before payment due date. This loan modification is no way alters the original terms and conditions of the loan contract as previously disclosed by the borrower. Interest will continue to accrue on the unpaid balance of the loan at the agreed rate. Certain restrictions may apply. Credit cards, mortgage, real estate, lines of credit, business loans, and term loans are not eligible. Other restrictions may apply.



## Carter Federal Credit Union Opens New Community Financial Education Facility

CFCU is dedicated to promoting financial literacy and has committed full-time resources to financial education initiatives. Recently, renovations were completed on our new Community Center located in Historic Downtown Springhill, Louisiana. CFCU's new Community Center will be used to host several different types of free financial classes and workshops for adults and children. The center is also available to community non-profit organizations schools, businesses, and CFCU members for meetings, seminars and events.

The spacious facility can accommodate up to 50 people and includes a fully equipped kitchen. The Community Center, located at 203 S. Main Street, Springhill, Louisiana is available 7 days a week between 8 am – 11 pm on a first come, first serve basis. To reserve the room or for more information contact Mitch Stubblefield at (800) 367-5026, Ext. 1380.

(800) 367-5026

### Branch and Office Hours

#### Branch Locations

##### Bayou Walk – Kroger Branch

6652 Youree Dr., Shreveport, LA 71105  
(318) 688-3620

##### Lobby Hours:

Mon-Fri: 9:00 - 6:00      Sat: 9:00 - 3:00

##### Haughton – Brookshire's Branch

1125 Hwy 80 E., Haughton, LA 71037  
(318) 949-1577

##### Lobby Hours:

Mon-Fri: 9:00 - 6:00      Sat: 9:00 - 3:00

##### Magnolia Branch

45 Hwy 79 N., Magnolia, AR 71753  
(870) 234-1964

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30

##### Mansfield Branch

1204 Polk St., Mansfield, LA 71052  
(318) 872-2711

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30

##### Minden Branch

918 Homer Rd., Minden LA 71055  
(318) 382-8400

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30  
Fri: 9:00 - 5:00      Sat: 9:00 - 12:00

##### Shreveport Branch

6885 Bert Kouns, Shreveport, LA 71129  
(318) 688-3620

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30  
Sat: 9:00 - 12:00

##### Springhill Branch

100 W. Church St., Springhill, LA 71075  
(318) 539-3502

##### Lobby Hours:

Mon-Fri: 9:00 - 4:30      Drive-Thru Hours:  
Mon-Fri: 8:30 - 5:30  
Fri: 9:00 - 5:00      Sat: 9:00 - 12:00

### Office Location

#### Operations Center

133 S. Main St., Springhill, LA 71075

Access your account information at [CarterFCU.org](http://CarterFCU.org)



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, an agency of the federal government.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



We also have over 4,000 Branch offices at Credit Union Service Center locations in all 50 states and eight foreign countries to serve you. To find a location near you, go to [www.cuservicecenters.com](http://www.cuservicecenters.com).