

CU SERVICE CENTERS ARE AVAILABLE FOR MEMBER'S TRANSACTIONS -Find the one closest to you on our website www.Tulane-LoyolaFCU.com and then click CU Service Centers for further information & maps.



AUDIO RESPONSE INSTRUCTIONS

DIAL 1-800-910-4821

Enter your social security/account # and four (4) digit PIN#

PRESS 1 FOR:

Account Information

Then Press:

- 1 for savings
- 2 for checking
- 3 for loans

PRESS 2 TO:

Transfer Funds or Withdraw

Then Press:

- 1 for savings
- 2 for checking
- 3 for loans

PRESS 3 FOR:

Product Information

Then Press:

- 1 to calculate a loan payment

PRESS 4 FOR:

More Information

Then Press:

- 1 to report lost or stolen ATM card
- 2 to change PIN
- 3 Log into a different account

PRESS 5 FOR Merchant Verification



If you have questions, comments or complaints, E-mail us at: support@Tulane-LoyolaFCU.com

INFORMATION ON PERSONALIZED SERVICES PROVIDED BY **TULANE-LOYOLA FEDERAL CREDIT UNION**

MISSION STATEMENT

"We take care of the membership, one member at a time"

Tulane-Loyola Federal Credit Union is a not-for-profit, independent financial institution owned by and operating for the benefit of its members who consist of faculty, staff and registered students of Tulane and Loyola Universities and their families. We provide all basic services found at banks and other financial institutions, without the higher fees and charges.

Our one-time membership fee is only \$5 and a minimum balance of \$5 is required in share savings. You may make up to five (5) withdrawals per quarter, after which there is a \$5 charge. Saving money becomes much easier when you set up automatic payroll deduction and can also help to establish credit with us.

Once a member, you're always a member! It's easy to join, **but you must present photo and employment identification* along with your initial deposit.** Your Membership Share Account provides access to all other services, such as Checking, Share Certificates, Christmas and Vacation Clubs, VISA credit cards and all loans.

Our Checking Accounts are totally free for students and those members with Direct Deposit (minimum of \$200 per month). Overdraft Line of Credit is available without credit qualification with a minimum Direct Deposit of \$305! Without Direct Deposit, there is an \$8 monthly fee only when your minimum balance falls below \$200 during the month. **Free 24 hour ATM access at all five locations** and you may use any Capital One Bank ATM with only our nominal fee of \$1. All ATMs are available to you, but additional fees may be charged by the ATM owner in addition to our \$1 fee. Most drug and discount retailers, as well as the U.S. Post Office, offer from \$50 to \$200 cash back when using your ATM card at checkout!

We have three full service locations as well as *over 3,500 locations* nationwide where the CU Service Center Swirl is displayed. **Toll Free 24 hour access** through our Audio Teller (1-800-910-4821) is available nationwide and E-Branch Home Banking access is available internationally! You can access E-Branch by link from our Website@ www.Tulane-LoyolaFCU.com

*if employed by Tulane or Loyola; not required for family member

Revised August 1, 2010

SERVICE LOCATIONS – ALL WITH ATMs

ADDITIONAL ATMs IN MEDICAL SCHOOL AND MURPHY BLDG.

MAIN OFFICE (Medical Center)
Tidewater Bldg at 1440 Canal St
New Orleans, LA 70112
504-988-7420; FAX 504-988-7413

Hours: Open at 9 am to 3 pm Mon-Wed;
to 4 pm Thurs & Fri

RIVERBEND BRANCH
8200 Hampson St.
New Orleans, LA 70118
504-862-8400; FAX 862-8403

Hours: Open at 9 am to 4 pm Mon-Wed;
to 5 pm Thurs & Fri and Sat to 12:00 noon

LOYOLA BRANCH
Danna Center at 6363 St. Charles Ave.
New Orleans, LA 70118
504-865-2151; FAX 504-865-2019

Hours: Monday-Wednesday 9 am to 3 pm
to 4 pm Thurs & Fri



CREDIT UNION
SERVICE CENTERS.
The Member-Friendly Financial Network

CU SERVICE CENTERS AVAILABLE FOR MEMBER TRANSACTIONS

Check the link on our Home Page for locations and maps!

CHECKING ACCOUNTS: \$100 deposit required unless signing for Direct Deposit. With Direct Deposit the account is free and provides **Overdraft Protection (up to \$500 Line of Credit) without qualification.** Without direct deposit an \$8 monthly fee applies if the balance falls below \$200 within the month. Free ATM service at our locations, including the Medical School and Pulse Select ATMs. Others are subject to a \$1 fee

CHRISTMAS CLUB ACCOUNTS: Payroll deduction may be set up at any time during the year. Funds transfer to your Credit Union checking or savings account by November 1st. You can then write your own check or withdraw from savings at your convenience.

SHARE CERTIFICATES: Available for terms of 3, 6, 9 and 12 months at rates based upon the 26 week Treasury Bill. Rates change each week but will be in effect for the entire term of your certificate.

VISA DEBIT (CHECK) CARD: Free to members with a Credit Union checking account. The initial \$5 fee is waived and ATM transactions are free at our four ATM sites. Only our nominal \$1 fee applies when using any Capital One or Pulse Select ATM. Most retailers provide cash back when using an ATM card at checkout. All ATMs worldwide are available, but subject to their owner's fees.

VISA CREDIT CARDS: No Annual Fee and a low rate of only 11.9% APR, including share secured Visa (available when credit criteria is not met).

VISA GIFT CARDS: From \$25 to \$500 with a variety of styles for only \$2.95

AUDIO RESPONSE: Available to all members toll free at **1-800-910-4821**. A separate disclosure form is required to allow the transfer of funds within the same account. You can transfer funds, check clearings, order your printed checks, withdrawal checks, and apply for loans 24 hours a day!

WEBSITE & HOME BANKING WITH BILL PAY: Log on to www.Tulane-LoyolaFCU.com. The Home Banking link includes Bill Pay and is offered totally free to those members with net check deposit to checking, or by maintaining a minimum balance of \$200 at all times during the month. You will find other links for Mortgage Loans, Business Loans, etc. at this location also.

MONEY ORDERS: Available for up to \$1,000 at \$1 per item.

FEDERAL INSURANCE: \$250,000 National Credit Union Adm.(NCUA).

LIFE, DISABILITY, AUTO AND HOMEOWNERS INSURANCE: Credit life & credit disability insurance is offered as an option with any Credit Union loan through our insurer, CUNA Mutual. There are also periodic mailings to members offering life, disability, auto & homeowners insurance.

DIVIDENDS: Dividends on savings and checking accounts are declared quarterly and are paid out of current earnings. Check with the office for the most recent rates.

LOANS - Signature, Automobile, Home Mortgage, Home Equity, Overdraft Protection, Boats, Motorcycles, Computers, Appliance, Tuition, Share Secured Signature Loans – Up to \$12,000 unsecured at rates as low as 7.9% APR for a Line of Credit and up to 18% APR for regular signature loans.

Business Loans – Our partner, Newtek offers business loans as well as payroll services and web hosting. Click the link on our home page for more information.

Home Mortgage Loans – 15 to 40 year terms, for Purchase, Reverse or Refinancing. We offer 24 hour approval with no Discount Points. You can apply on our website and even print your qualification/approval letter. Rates are competitive and change daily, but may be locked in for 30 or 60 days.

Mini-Mortgage Home Equity Loans - \$55,000 –as low as 6.9% APR. Low fees, no appraisal required on amounts of \$30,000 and under. We use homeowner's insurance and tax assessment as value determination, with terms of up to 15 years.

Auto Loans (Boats, RVs, etc) –GAP Insurance and Extended Warranties are now available at a much lower cost than with dealers. Rates as low as 5.9% APR (30% downpayment and terms up to 66 months* depending on age of vehicle (*Subject to adjustment or upcharge according to the member's individual credit history).