

UP²DATE

Proven in the Past...Committed to the Future

Holiday Reminders

Good Friday - April/6/12.....Mary Kay North Closed
 Memorial Day - May/28/12.....All Branches Closed
 Independence Day - July/4/12.....All Branches Closed

National Youth Savings Week

Fall in love with checking once again!

A QUARTERLY PUBLICATION FOR THE MEMBER/OWNERS OF LAS COLINAS FEDERAL CREDIT UNION

auto loan rates as low as **2.19%** apr*

With historical low auto loan rates...the sky may now be the limit.

See the world differently when you drive.

New Auto Loans

Used Auto Loans

Refinance Current Auto Loan

Las Colinas auto loans also come fully loaded with benefits:

- ➔ Fast approvals
- ➔ Up to 100% financing available to well qualified borrowers
- ➔ Payroll deduction
- ➔ No penalties for paying off your loan early
- ➔ Low-cost GAP & Mechanical Breakdown Insurance available
- ➔ Affordable Credit Life & Disability Insurance available

Picture yourself here...sweet isn't it!?!?

*Annual Percentage Rate (APR). Our usual credit criteria apply. Rate effective 3/1/12 and subject to change without notice. Rates shown are based on previous good credit history. Not all members will qualify for this rate. Cannot be used to payoff existing LCFU debt. Must qualify for membership. Ask for complete details.





Help Your Kids Be **Super Savers** While Winning Cash and Prizes

You don't have to be a super hero to be a super saver. That's the message we want our youth to hear as we celebrate National Youth Savings Month. It's actually National Youth Savings Week, but we think teaching kids about money is so important that we are celebrating the entire month of April.

One of the best life lessons you can give your children is teaching them about money from an early age. By helping them understand how to save for their goals and spend money responsibly now, you are giving them the foundation to make the right decisions when they start earning their own money. Let us help.

Bring your child to one of our branches in April. We'll set them up with a Star Saver or Galaxy Club youth account and give you age-appropriate tips to teach your kids about money. If your child already has an account with us, bring them to a branch. Each in-person deposit could win them prizes like:

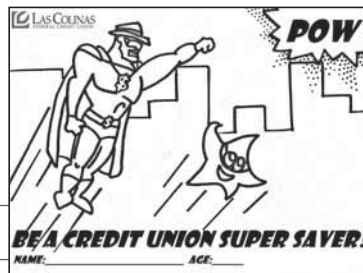
Win \$100 Every youth member who makes a deposit during April will have their name entered in a drawing to win \$100 from the Credit Union National Association. One member from each of 10 credit unions will be selected at random.

Win \$25 Each Star Saver member who returns a completed coloring page to a Las Colinas FCU branch office will have their name entered in a drawing for one \$25 prize that gets deposited in their account. A link to the coloring sheet is on our website.

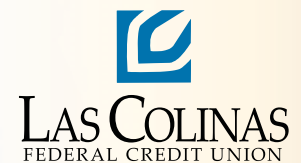
Win Six Flags Tickets Galaxy Club members who make at least one deposit, in person, during the month of April will be entered in a drawing to win four tickets to Six Flags Over Texas.

Your kids don't have to be super heroes to be super savers, but you'll be a super hero by teaching them proper lessons about money.

Contest dates are April 1 – April 30, 2012. The National Youth Savings Challenge is open to all youth under 18 who visit a participating credit union during April. No deposit is required to enter. Parents/guardians giving permission for their youth to enter can submit on a 3" x 5" piece of paper the following information to their credit union: name, date, current age. Limit one entry per person. Contest void where prohibited.



Download yours today at lascalinasfcu.com



locations

Valley Ranch

555 Cimarron Trail
Irving, TX 75063

Mary Kay North

16251 N Dallas Pkwy
Addison, TX 75001

Regal Row

1430 Regal Row, Ste 360
Dallas, TX 75247

Zale*

901 W Walnut Hill Ln
Irving, TX 75038

*This branch is accessible to Zale employees only.

contact

Local: 214-273-5094

Toll Free: 800-851-5132

Fax: 214-273-7111

postal

Regular Postal Mail

Las Colinas FCU
PO Box 630347
Irving, TX 75063-0347

Overnight Deliveries

Las Colinas FCU
555 Cimarron Trail
Irving, TX 75063

Social Media

Facebook

www.facebook.com/lcfcu

Twitter

@lascalinasfcu

Federally Insured By NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



Unconditional Checking... ur gonna it! Fall in love with checking again.

Valentine's Day may have come and gone but members are still falling in love with their checking accounts here at Las Colinas FCU. Our perks are unconditional and have no strings attached. Some perks include:

- ♥ **FREE** VISA® Check Card and UChoose Rewards® Program
- ♥ **FREE** ATM Transactions at 28,000 ATMs Nationwide
- ♥ **FREE** Online Bill Payer (must pay at least one bill per month)
- ♥ **FREE** Online Banking
- ♥ Access to Over 3,900 Shared Credit Union Branches Nationwide
- ♥ **FREE** Online Check Images
- ♥ Unlimited Check Writing
- ♥ Overdraft Protection from Savings

UChoose Rewards®

Earn points for free stuff every time you make a signature-based or credit transaction with your Visa Debit Card. Earn extra points by shopping at participating retailers, both in-store and online. Points can be redeemed for merchandise, travel, activities and event tickets.

Give Unconditional Checking a Try Today

For more information, or for an application, go to www.lascalinasfcu.com.

Home Equity & Home Improvement Loans
just got more affordable!
Check out our new, **lower rates!**

3.99% APR*
Term Up to 60 Months

4.79% APR*
Term Up to 61-120 Months

5.29% APR*
Term Up to 121-180 Months

*APR = Annual Percentage Rate. Home Improvement and Home Equity Loans available for Texas property only. Certain restrictions apply.