

L'Oréal USA

Federal Credit Union Newsletter

Winter 2008

L'Oréal USA Federal Credit Union

30 L'Oréal Way
Clark, NJ 07066

Phone 732-499-6679

Fax 732-574-9148

PAL 732-499-2837

Monday thru Friday
9AM-5PM

Maybelline Branch N. Little Rock, AR

Phone 501-955-8815

Fax 501-955-8813

Monday 8 - 4
Tuesday 8-2
Wednesday 6 -12
Thursday 8-2
Friday 10 - 4

Report a Lost or Stolen
ATM Card:
1-800-523-4175

Holiday Schedule

The following days the credit
union will be closed:

January 1, 2009
January 19, 2009
February 16, 2009

www.lorealusafcu.com

3% APY Piggybank Savings Account

We have developed a new high yield savings account for our members who want to save for a long term goal of their choice including:

- Saving for a Rainy Day
- Saving for a deposit on a house.
- Saving to purchase a car
- Saving for retirement
- Saving for an emergency
- Any other long term goal you have

The rules for this account are as follows:

1. Deposits can only be made via regular payroll deductions or direct deposit.
2. Only 1 withdrawal allowed every 6 months or account converts to a regular savings account with a lower dividend rate. The rate can change every quarter.

The reason we created this new Piggybank account is to give you the incentive to save for your long term goal.

This new account hopefully will give you the incentive to save more and spend less.

Friendly Service at the L'Oreal USA Federal Credit Union

We at the L'Oreal USA Federal Credit Union are here to help you with all of your financial needs in a friendly and personal manner. When you call you will get a "real person" who will be able to answer your questions and address your needs. Please feel free to give Mary or Debbie a call at 732-499-6679.

Rate Watch

Low Loan Rates:

New Vehicles up to 3 years.....	5.75%APR
New Vehicles 4 to 6 years	6.25%APR
Used Vehicles up to 3 years.....	6.75%APR
Used Vehicles 4 to 5 years	6.95%APR
Home Equity fixed rate up to 5 years	6.99%APR
Home Equity Line prime minus 1.01%.....	3.99%APR
Personal Unsecured - Signature.....	12.99%APR
Overdraft Checking.....	12.99%APR

To qualify for these low rates you must have a good credit history, low debt ratio, and repay your loan via direct deposit. Rates for other members are higher. Co-maker may also be required.

Deposit Rates

Share Certificate of Deposit

6 months	2.75%APY
12 months	3.00%APY

Minimum deposit only \$1000.00. Early withdrawal penalties apply.

Regular Savings

\$51- \$3000.....	1.00%APY
\$3001-\$10000	1.25%APY
\$10001-\$40000	1.75%APY
\$40001 +	2.00%APY

Rates in effect at publication subject to change without notice. Contact Credit Union for latest rates.

We Have Lots of Money to Make Loans

We at L'Oreal USA Federal Credit Union want to share the good news that we have a lot of money available to make loans to our members and members of their families. Our rates are very low and we strive to give you an answer the same day you apply.

Auto Loans beginning at 5.75%
Debit Consolidation 12.99%
Overdraft Checking 12.99%
Signature Loans 12.99%

You can apply online at www.lorealusafcu.com by using the menu "loans" or call Mary or Debbie at 732-499-6679 and they will complete your application over the phone. You can also fax your application to 732-574-9148. We are here to help serve all your borrowing needs.