

Latah Federal CREDIT UNION

Growing Together

April 2004

Main Office

912 S. Washington St.
P.O. Box 9286
Moscow, ID 83843-1786
Ph. 208-882-0232
Fax 208-882-3250

Potlatch Office

168 Hwy 6
P.O. Box 264
Potlatch, ID 83855-0264
Ph. 208-875-0515
Fax 208-875-0740

Campus Office

University Commons
P.O. Box 442524
Moscow, ID 83844-2524
Ph. 208-885-2786
Fax 208-885-2788

Kendrick Office

602 Main Street
P.O. Box 274
Kendrick, ID 83537
Ph. 208-289-2448
Fax 208-289-2454

Website

www.latahfcu.org

E-mail

moscow@latahfcu.org

Your Savings is Federally
Insured to \$100,000
by NCUA.



Home Equity Line of Credit Special!

For a limited time offering NO FEE home Equity Lines of Credit! This offer saves YOU money!

NO Application Fee!
NO Document Fee!
NO Processing Fee!
That's Right, NO FEE!*



Call our loan department today for more information!

*Initial minimum advance must be at least \$10,000. Any appraisals, if deemed necessary, must be paid for by the member. Latah Federal Credit Union is an Equal Housing Lender.

E-Statements and Online Access Save Time!

New website enhancements will allow cleared check viewing, & other benefits!

Hundreds of credit union members have already realized the benefits of Online Access and E-Statements. You may obtain a password for Online Account Access at any of our branches.

Once you have your password, you can sign up for E-Statements!

From the Online Access page, simply click on E-Statements in the left column, fill in a few blanks and you're all set. You'll receive an email notification when your next statement is available.

Statements will be archived online for 24 months to make it even easier to access your information. However, we encourage you to print a hard copy for your permanent files.

Statements will usually be available for you to view and print on the first business day following the end of the statement period.

Look for some exciting new changes coming in May, as we launch our new website with some great new updated features. Members

with Online Access will be able to click on cleared check numbers in their account history and view or print a copy of their cleared checks for up to 90 days at no charge!

We will also be introducing enhanced lending pages to service you better.

If you have any questions about E-Statements or would like to sign up for an Online password, please talk to one of our Members Services Representatives.

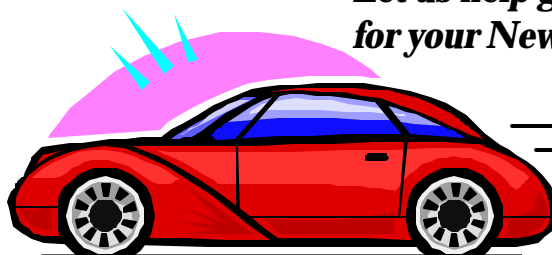
Speed in For Some Great New Car Rates!

Annual Meeting Scheduled

Please Join us at the Credit Union's Moscow branch for Latah Federal Credit Union's Annual Meeting scheduled for Thursday May 20th at 6:30 p.m. There will be refreshments and a chance to win prizes after the meeting. Hope to see you there!

Rates as low as **3.40%** APR OAC

Let us help get you pre-approved for your New Car!



Instructions Change for Incoming Wires

Wire Instructions have changed for incoming wires to Latah Federal Credit Union. This change will not affect our reception of EFT (Electronic Funds Transfer) or ACH (Automated Clearing House) transactions, such as electronic payments and direct deposits. These instructions are only for transfers sent from another financial institution directly to your account. Please notify any associates who wire to you on a regular basis of the new instructions. Please feel free to contact the credit union with any questions!

HERE ARE THE NEW INSTRUCTIONS:

Wire To: Wescorp

ABA/Routing Number: 122041219

Further Credit To: Latah Federal Credit Union

ABA/Routing Number: 323173368

Final Credit To: (Please insert your name and credit union account number here)

INFORMATION APPLICABLE TO ALL ACCOUNT STATEMENTS

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT:

If you think your statement is incorrect, or if you need more information about a transaction on your statement, write us on a separate sheet at the main office address on the front of this newsletter. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

Your name and account number.

The dollar amount of the suspected error.

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.

SPECIAL RULE FOR CREDIT CARD PURCHASES:

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

INFORMATION APPLICABLE TO YOUR MEMBER STATEMENT OF ACCOUNT

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Telephone us at (208) 882-0232 (9:30 a.m. to 5:30 p.m. Monday – Friday, except holidays) or write to us at the main office address on the front of this newsletter as soon as you can if you think your statement or receipt is incorrect, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe that there is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

ELECTRONIC CHECK CONVERSION/ELECTRONIC RETURNED CHECK FEES:

If you pay for something with a check or share draft, you may authorize it to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned fees. You are considered to have authorized these electronic funds transfers if you sign a written authorization or you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically.

THE BALANCE ON WHICH FINANCE CHARGE IS COMPUTED FOR OPEN END LOANS:

How We Determine the Balance Upon Which Your Periodic FINANCE CHARGE is Computed: The FINANCE CHARGE is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. To get the unpaid balance, we take the ending balance of the account each day, after adding any new advances and subtracting any payments or credits. This gives us the unpaid balance.

Periodic Rate: The Periodic Rate used in calculating the FINANCE CHARGE is the daily periodic rate shown on the enclosed statement. The ANNUAL PERCENTAGE RATE is also shown on the statement. The daily periodic rate is determined by dividing the ANNUAL PERCENTAGE RATE by 365.

NEGATIVE CREDIT REPORT DISCLOSURE

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.