

NODA
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Interest Points...

VOLUME 30 ISSUE 2

2ND QUARTER 2010

**Apply for
 Online Banking
 and enjoy the
 BENEFITS
 of
 Check Imaging
 and
 Online Bill Pay!**

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**NODA Federal Credit Union
 Has 2 NEW SERVICES FOR YOU!**

1st NEW SERVICE: Check Imaging

If you are already enjoying Online Banking with NODA, You may have already noticed that "Check Imaging" has been added to your account online. Just "Double Click" the blue check number and see a copy of the cleared item!
 Lucky Account 18842 call the credit union to claim your prize.

2nd NEW SERVICE: Online Bill Pay

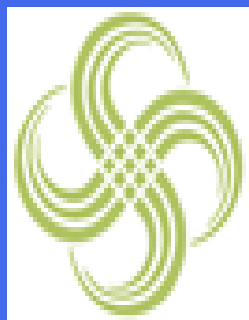
NODA has joined forces with HomeCU and iPay to offer you Online Bill Pay with your NODA Share Draft (Checking) Account and online banking!

Sign up for online banking, e-Statements, VISA Check Card and online Bill Pay TODAY!

Don't have a NODA Share Draft Account?
 Open One TODAY!

Have a Son or Daughter going off to college?
 Start teaching them good financial habits with a NODA Share Draft Account and a VISA Check Card!

NEW SERVICES!



Find this symbol and
 You've found a branch of NODA via Shared Branching.
 20 Branches in Baton Rouge, LA - 2 Branches in Hammond, LA
 23 Branches in New Orleans, LA - 3 Branches in Lafayette, LA
 4,087 Branches Nationwide!



Apply NOW!



Call NODA and we will fill out your online application for you!

Or

Go to:
www.nodafcu.org
Click on:
NODA VISA
APPLY NOW



Independence Day
Monday, July 5, 2010

Labor Day
Monday, September 6, 2010

Columbus Day
Monday, October 11, 2010

Veteran's Day
Thursday, November 11, 2010

Thanksgiving Day
Thursday, November 25, 2010

Christmas Holiday
Friday, December 24, 2010

New Year's Day Holiday
Friday, December 31, 2010

Martin Luther King Day
Monday, January 17, 2011

NODA Federal Credit Union
Application for Online Account Access
www.nodafcu.org

Fax, Mail or Drop Off Completed Application. To process application, all items must be completed

PO Box 29210 New Orleans, LA 70189

Fax Number 504-426-9779

Member (Print Name) Member Number

Joint Owner (Print Name)

Joint Owner (Print Name)

Mailing Address

City State Zip Code

Email Address

Daytime Phone Ext: Cell/Message Phone

If Joint Owners are Minor Children, list their Names and Ages Here (Signatures of Minor Children are not required to proceed with Home Banking if the Primary Member is an Adult)

NOTE: By signing up for Home Banking you automatically are able to transfer between any and all suffixes under that account number (savings, checking, loans). Many of our members have multiple account numbers with joint members that they would like to transfer funds between via Home Banking. **If you have more than one member account number (joint), the credit union staff must set up that account to be viewed online and to allow transfers. You must complete a separate Cross Account Transfer Authorization Form to allow that to happen.** For example, if you have an individual account with savings and checking and a family member account with savings and checking, you need to set up the cross account transfer for each separate account number.

If this account is jointly held, all signatures of adults are required on this form. There is only one password per account and it must be shared by all owners to use the Home Banking service to view and transact on the account shown above. Everyone on the account is responsible for safeguarding the password and account access.

	Signature	Date
Primary Member	<input type="text"/>	<input type="text"/>
Joint Owner	<input type="text"/>	<input type="text"/>
Joint Owner	<input type="text"/>	<input type="text"/>

Date Received Initial Entered on Computer Date

Tired of Writing Checks???

Make your life easier with Online Bill Pay; it's fast, secure, and convenient. With online bill pay, you're in control.

- * Pay your bills anytime: day or night, on vacation, at the office - anywhere you have access to the Internet.
- * You decide how much to pay, who to pay, and when to pay.
- * Schedule a regular payment to be automatically processed on the day you choose.
- * Payments are transmitted safely and securely.
- * Add, edit, and view your list of payees anytime.
- * View payment history for all your online payments.

Online bill pay is quick and easy to setup. Contact your credit union today to get started. You'll never have to seal another envelope or lick another stamp again.



Getting Your Children Into The Savings Mode

Does it seem as though your children think money grows on trees? Help them understand what it takes to successfully manage money and save for the future with these steps:

1. Bring them to the credit union to open their very own share savings accounts. You can get them started with initial deposits, but encourage that subsequent deposits be their own funds.
2. If you provide an allowance, attach strings to it by requiring some percentage of it be saved. You can use the equivalent of payroll deduction: each week, tuck away a portion of the allowance somewhere safe. At some regular interval, have your children deposit the funds into their share savings account at the credit union.
3. Match savings. Whenever your children receive money as gifts or for doing extra tasks, match all or a percentage of what they decide to set aside in savings.
4. Help your children save for specific goals. For example, if your children want video games, have them cut out pictures from ads and glue them on a box or envelope. Help them calculate how much and how long they will need to save to purchase the item and urge them to put money in the box regularly in order to meet their goals.
5. Save thyself. Children model parents' behavior. Talk to them about why and how you save regularly. Lucky account 19400 call the credit union to claim your prize!.

Louisiana Festivals

July

- 2 -5 Mandeville Seafood Festival – Mandeville, LA
- 4 – 6 Essence Music Festival – New Orleans, LA
- 18 – 19 Gonzales Swamp Pop Festival Gonzales, LA
- 18 – 20 Northwestern State University Folk Festival - Natchitoches, LA
- 19 – 20 Cajun French Music Association Festival – Lake Charles, LA
- 23 – 25 Louisiana Watermelon Festival – Farmerville, LA
- 31 – Aug 3 Satchmo Summer Fest – New Orleans, LA

The Last Word
*Only you can be yourself.
 No one else qualifies for the job!*

Loan Rates . . .

New Cars/Trucks/Vans

(Current and previous year models w/ less than 20,000 miles)

Rates as Low as 3.9%

up to 72 months

80% to 100% financing

Used Cars/Trucks/Vans

(more than 20,000 miles)

Rates as Low as 4.9%

Up to 72 months

80% to 100% financing

Individual Personal Loan

Rates as Low as 7.5%

Up to 60 months

All Rates Based on Credit Scoring and down payment

IF Loans (Open-End) - 15%

up to 60 months

Share Loan - Share Secured

(Contact your Credit Union)

Education/Tuition Loans - 6.9%

Platinum MasterCard—2.99% Intro APR

MasterCard Family Card

MasterCard Business Card

Loans Secured by Co-maker - 18%

Home Equity Loan Plan -7.9% (Variable)

Max. \$30,000 up to 15 years

First Mortgage Loan - Fixed rate

Max. loan \$175,000 up to 15 years * 5.50%

Max. loan \$175,000 up to 20 years * 6.50%

* (Contact your Credit Union for latest rates)

New Mortgage Products offered through

CU Member Mortgage—Check out the link on our website or call us at the Credit Union.

Other Collateralized Loans as Low as . . .

New Boats, Utility Trailers,
Motorcycles - 3.9% APR

Used Boats, Utility Trailers,
Motorcycles - 4.9% APR

New Mobile Homes, Recreational Vehicles,
Motor Homes & Campers - 4.9% APR

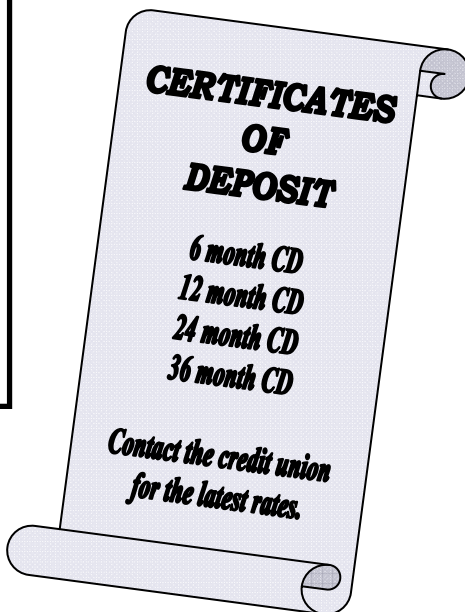
Used Mobile Homes, Recreational Vehicles,
Motor Homes & Campers - 5.9% APR

* Up to \$20,000 per member is covered by Loan Protection Insurance at no cost to the member. This means in the event of your death up to \$20,000 of your loan balance (EXCLUDING CREDIT CARDS) will be paid by CUNA Insurance. **All rates subject to change. Check with the Credit Union for the latest rates.

Statutory lien. If you are in default on a financial obligation to us, a federal law gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you.

Fee Schedule Effective 01/01/2009

Account History/Statement Copy	- \$ 1.50
Address Change requested by member	- N/C
Address Change Notified by Post Office	- 2.00
Credit Union checks payable to member	- N/C
Credit Union checks payable to a 3rd party	- 1.50
Certified Check requested by member	- 5.00
Certified Check requested by non-member	- 10.00
Christmas Club withdrawal (after 1st)	- 5.00
Dormant Acct. (less than \$50 & no activity for a year)	- Fined Off and Account Closed
Money Orders	- 1.50
New Member Fee	- 1.00
Travelers Checks - \$1.00 per hundred dollars	- 2.50
Travelers Checks- Gift (per check)	- 2.50
Gift MasterCard (\$10 to \$1000)	- 4.00
Returned Deposited/Cashed checks	- 20.00
New Member Fee	- 1.00
Share Draft Fees:	
Share Draft Monthly Fee - <i>only applies if \$300 minimum balance is not maintained</i>	- 5.00
Share Draft Photocopy	- 1.50
Member Privilege Overdraft Fee	- 20.00
NSF Return Fee	- 20.00
Stop payment (placement)	- 5.00
Stop payment, if presented additional	- 15.00
VISA CheckCard -Initial issue fee	- 5.00
Unscheduled replacement	- 10.00
Re-issue PIN	- 5.00
Wire Transfer – Domestic (outgoing)	- 10.00
Wire Transfer— International (outgoing)	- 30.00
Wire Transfers (Incoming)	- N/C
WESTERN UNION	- 10.00



Statistics. . .

	MAY 2009	MAY 2010
Assets	\$ 26,057,000	\$ 29,678,000
Shares	19,866,000	23,304,000
Loans	11,779,000	11,380,000
Members	3,954	3,708
No. of Loans	922	949

Share Dividend Rates

Effective January 1, 2010, thru March 31, 2010.

	Rate	APY
IRA	2.00%	2.015%
Share Accounts		
\$100.00 to 1,999.99.....	.75%	.753%
\$2,000.00 to 9,999.99..	1.00%	1.005%
\$10,000 and over.....	1.25%	1.257%

Dividend Computation

IRA's and Share Savings. Dividends are earned on the average daily balance for the dividend period and credited on the first day following the earning quarter. Accounts closed before the end of the quarter earn no dividends for the quarter.

**Share Draft (Checking) Accounts
Now Paying .25% Dividends,
Effective April 1, 2009**

**Certificates of Deposit
Now Available!**

Visit
www.nodafcu.org
Or

Call 504-426-NODA(6632)
For the latest
dividend rates available.

Your Savings At The
Credit Union Are Federally
Insured To At Least
\$250,000

**Report Lost/Stolen
VISA CheckCards
Immediately !
1-866-546-8273**