



ILLUMINATOR

News for Members of L G & W Federal Credit Union

SUMMER 2010

Look What You Can Save with an LGWFCU Visa!



3.90%
Introductory APR*
for 6 Months



2.00%
Cash Back on
Balance Transfers

Don't miss out on a great opportunity to save! Open a new LGWFCU Visa between July 1, 2010 and August 31, 2010 and you'll save a bundle with a 3.90% Introductory APR for six months and a 2.00% cash rebate on initial balance transfers. Plus, your savings will continue with regular rates as low as 7.90% APR, no annual fees, no balance transfer fees, and no cash advance fees. Apply online quickly and securely at www.lgwfcu.com or call any branch!

* Offer good through August 31, 2010. APR = Annual Percentage Rate. Introductory APR good for six months from card open date. When Introductory APR expires, card will convert to approved regular APR. Regular APR is 7.90% - 16.90% APR based on credit-worthiness criteria. See credit card application for detailed disclosures. Balance transfers must be completed by August 31, 2010 to qualify for cash rebate. Rebate applies to initial balance transfers only. Cash rebates will be deposited into your primary share account. Transferred balances must remain on your LGWFCU Visa for at least 60 days or the balance transfer rebate may be revoked.

Free Shred Day

Thinking about decluttering your filing cabinets? Don't forget that when disposing of documents, you should shred *anything* that has a signature, account number, social security number, or medical or legal information. This includes bank and credit card statements, utility bills, tax forms, old and voided checks, medical bills, etc.

At LGWFCU, we want to make it easier for you to securely dispose of your confidential documents. You can bring up to five boxes or bags of your documents (paper only) for free shredding by Cintas on Saturday, September 18th from 9:00 am to noon at our Whitten Road branch. See you there!



Our mission is to serve and support the MLGW family with the financial products and services they want and need.

President/CEO

Ken Newberry

BOARD OF DIRECTORS

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Jane Carvin

Vice Chairman

Warren Gaines, Jr.

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Pat Howard

Directors

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Sam Richard

J.D. Cox

SUPERVISORY COMMITTEE

Chairman

Joyce Herron

Juanita Barnes

Kay Beale

HOLIDAY CLOSINGS

Independence Day

Monday, July 5th

Labor Day

Monday, September 6th



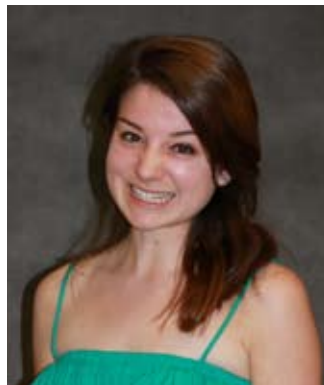
Dreaming of Your Summer Vacation?

As the weather gets warmer and the days get longer, do you find yourself daydreaming about getting away from it all? Whether your thoughts turn to beaches, mountains, theme parks, or cruises, LGWFCU can help you finance your summer getaway plans! We offer fixed rate signature loans starting at just 9.90% APR* with convenient terms up to 48 months. Or, if you're interested in something more flexible, our revolving Line of Credit is a perfect choice.

So what are you waiting for? Apply online quickly and easily at www.lgwfcu.com or call any branch to get your travel plans in motion!

** APR = Annual Percentage Rate. Rate varies based on credit score : 9.90% to 15.90% APR. All loans subject to approval.*

2010 LGWFCU Scholarship Recipients



Elise Heuberger



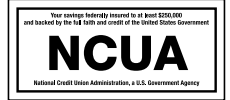
NaToya Douglas



Karlee Jo Wakeley

At the LGWFCU Annual Meeting on April 18th, President/CEO Ken Newberry announced the winners of the 2010 LGWFCU Scholarship Essay Contest. "We received a record number of impressive and thoughtful essays this year, and the Scholarship Committee had very difficult decisions to make," he said. In the end, four outstanding applicants were presented with \$1,500 scholarships to continue their post-high school education: Elise Heuberger, NaToya Douglas, Karlee Jo Wakeley, and David Salkowski (not pictured).

Please join us in congratulating these bright young scholars and be sure to check out their winning essays at www.lgwfcu.com!



Be sure to join us every Friday morning for free coffee and donuts!

First Annual Charity Golf Scramble

On May 4th, we held the first annual LGWFCU Charity Golf Tournament at Cherokee Valley Golf Club in Olive Branch. With the generous support of many players, sponsors, and volunteers, we were able to raise over \$4,500 for the National Kidney Foundation of West Tennessee. These funds will aid the NKF in their mission to prevent kidney and urinary tract diseases, improve the health and well-being of individuals and families affected by these diseases, and increase the availability of all organs for transplantation.

We would like to extend our sincere thanks to everyone who participated in making our first tournament a successful one. We look forward to making next year's tournament just as memorable and rewarding.

Sponsors

- The Registry Group
- Reynolds, Bone & Griesbeck CPAs
- Eagle Lighting, Inc.
- Computers & Networks
- Grinder, Taber & Grinder, Inc.
- Share One, Inc.
- Fullview Missionary Baptist Church
- Mangrum & Mangrum, Attorneys at Law
- Robilio's Side Car Cafe
- Vining Sparks
- Evans, Simpson and Associates, Inc.
- Harland Clarke
- Office Scapes
- Memphis Consumer Credit Association
- SMPO Properties, Inc
- Jan-Pro Cleaning of Memphis
- Ruth's Chris Steak House
- Volunteer Corporate Credit Union
- Allied Solutions
- AdLib Specialties
- De'cor Day Salon of Germantown
- Delta Foremost Chemical Corp.
- Chik-fil-A

Volunteers

- Ken Newberry
- Bobby Blancett
- Pat Howard
- Rhonda Nearn (*Most Teams Recruited*)
- Nancy Edwards (*Most Sponsor Donations*)
- Mischa Gurley
- Katey Wylie
- Heather Miller
- Catherine McCollum
- Teresa Robison



LOCATIONS

Whitten Road Branch & Administrative Office
 1616 Whitten Road
 Memphis, TN 38134
 Phone: (901) 680-7995
 Fax: (901) 680-7998

Covington Pike Branch
 3074 Covington Pike
 Memphis, TN 38128
 Phone: (901) 937-7655
 Fax: (901) 386-8110

Shelby Drive Branch
 1440 E. Shelby Drive
 Memphis, TN 38116
 Phone: (901) 791-9154
 Fax: (901) 791-9157

WEBSITE
www.lgwfcu.com

Staff Spotlight: Nancy Edwards

This quarter, we turn our spotlight on Loan Officer Nancy Edwards. Nancy has worked in the financial services industry for 27 years. Her extensive loan operations background made for a perfect fit in the Lending department when she joined the LGWFCU family in 2007. "I believe the 'credit union experience' is truly unique—the caring employees and friendly members create an awesome work environment," says Nancy. She stays busy in her free time with five children, six grandchildren, and her new dog, Sadie. She is also very active in her church community and a strong supporter of the National Kidney Foundation, having donated a kidney in 2006. "The most important things in my life are my love of God and my family, which allow me to persevere through any trials that come my way," she says.

"Nancy is our ray of sunshine! She greets every day with a great attitude and has a passion for member service. Her beautiful smile and big heart brighten everyone's day."—Mischa Gurley, IT Manager

"Nancy is great, wonderful, reliable, caring, honest, and devoted. We are so fortunate to work with her."—Catherine McCollum, Operations Manager

"Nancy truly goes the extra mile to help our members. I am so happy to have her on our lending team!"—Rhonda Nearn, Lending Manager

"Nancy is always friendly and volunteers to help any way she can. She is a great asset to our credit union."—Linda Cleveland, Shelby Drive Branch Manager



Seeking LGWFCU Ambassadors

Are you an LGWFCU advocate who would like to share the benefits of your credit union? If so, we want to hear from you!

We are in the process of organizing an exciting new "LGWFCU Ambassador" program, and we need volunteers! Volunteer Ambassadors will share information about LGWFCU events, promotions, and benefits with co-workers, other members, and potential members. In addition to being the first to learn about upcoming specials, seminars, events, and more, our volunteer Ambassadors will also be periodically provided with LGWFCU logo wear and/or giveaways. If you are interested in sharing the latest LGWFCU information with your co-workers, please e-mail our Marketing & Business Development Manager, Heather Miller, at hmillier@lgwfcu.com or call (901) 680-7995.



Calling all LGWFCU cheerleaders: Share the benefits of your credit union!

LGWFCU Trivia

Be one of the first ten people to call (901) 680-7995 **on Thursday, July 22nd** with the correct answer to the question below and you'll win a \$10 deposit to your savings account.

What is an LGWFCU Ambassador?

*(Note: Please limit contest calls to LGWFCU business hours **on Thursday, July 22nd only**. Voice mail responses will not be accepted.)*