

Luso Federal  
Credit Union  
599 East Street  
Ludlow, MA 01056  
Tel: (413) 589-9966  
Fax: (413) 583-4491  
Toll Free:  
1-877-500-7750

# The Luso

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## Let us help you!

Start the New Year off right with a share draft checking account at Luso Federal Credit Union.

In today's fast paced world, it has become a necessity to have a share draft checking account that moves as fast as you do. At Luso, we not only offer basic checking account products, we also provide the type of checking that meets your personal needs. We provide additional amenities that will make your banking easier. With your free ATM/debit card, overdraft protection, direct deposit and no check writing fees, your Luso share draft checking account works for you!

If the only reason you haven't opened a Luso share draft checking account is the inconvenience of closing the old one, don't wait any longer! Our Luso "Change Made Easy" form has been designed to make the change from your current institution to Luso as efficient and convenient as possible. Thanks to our "Change Made Easy" form, it's no longer a hassle to switch over to a better share draft checking account.

Meet with one of our Member Service Representatives and you'll be saving time and money with your new Luso share draft checking account in no time! Please feel free to stop in to open your share draft checking account... no appointment necessary!

## Fun Facts

- Approximately 55 million people own savings bonds.
- Savings bonds are a popular gift for newborns because "one size fits all" and the gift "grows" in value as the child grows.
- If your dog eats your savings bond, it (the bond) can be replaced. If your dog eats your home work, you may be in trouble!



- Savings bonds have been awarded to people who bought cars, appliances, and even cemetery plots!
- President Franklin D. Roosevelt placed the first order for a \$500 Series E Savings Bond in a radio broadcast on April 30, 1941.
- To commemorate the Bicentennial in July 1976, many banks sold the \$25.00 savings bond for \$17.76 instead of the usual \$18.75.
- Savings bonds can earn interest tax-free for your college education (if you meet certain requirements).

## 12 Steps to Improve your Finances!



**Stop overspending.** If your credit card balance is increasing each month, start using cash or your debit card on purchases and overall spending. By switching to just using cash or debit, you will never spend more money than you have available. **And don't forget Luso's debit card offers you more as you accumulate FREE Reward points for free merchandise with every purchase made.**

**Only spend within your means.** In order to reduce the debt you currently have, you need to find ways to cut your overall monthly spending in order to pay down your higher interest loans. For example, food is a basic necessity, however, eating out, while enjoyable, is not a basic necessity. **Remember, if you have high credit card or other high interest debt, consider transferring those balances to a Luso VISA Credit Card with an an-**

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## Thinking of Starting an IRA?

### Thinking of Starting an Individual Retirement Account (IRA)?

It's never too early. Here are a few you might consider:

#### Traditional and Roth IRA's

For the year 2008, you can contribute up to \$5,000 per year into an IRA. If you are 50 and over, the catch up contribution limit is \$6,000.00. These amounts represent the total aggregate contributions into a Traditional and Roth.

**Traditional IRA** The amount of this contribution that is deductible on your income tax return depends on your Adjusted Gross

Income (AGI) and whether you are covered under an employer sponsored qualified retirement plan. Depending on your filing status (Single, Joint, etc), and your AGI, your contributions may range from fully deductible to non-deductible. Seek the advice of a tax professional for deductibility eligibility.

**ROTH IRA** Contributions are NOT deductible when the funds are contributed, but the Roth IRA earnings accumulate tax-free and remain tax-free upon distribution. To be eligible to contribute, you must meet the Adjusted Gross Income rules. You cannot with-

draw your funds within the first 5 years after the establishment of the Roth without a penalty.

Once you establish a Traditional or Roth IRA and you turn 70 ½, you are required by law to take distributions. This is called the Required Minimum Distribution (RMD). Your RMD is calculated using the year end balance of your IRA and the Life Expectancy Tables.

Whether you choose a Traditional or Roth IRA, Luso Federal Credit Union can establish these plans and help you save for your future.



## Real Estate Loans Overview...

### WHAT IS A FIXED RATE MORTGAGE?

A fixed rate mortgage is the original and most familiar of all mortgages. Your parents probably had one and their parents before them. With a fixed rate mortgage, your monthly principal and interest payments remain the same for the length of your loan.

#### Benefits:

- Peace of mind from knowing your monthly principal and interest payments will never vary.
- Makes budgeting easier.
- A variety of terms to choose from. You can set your loan repayment term anywhere from 1 to 30 years. The shorter the term of your loan, the less interest you will pay over the life of the loan.
- No penalty for extra payments. You can make additional payments directly toward the principal for no charge, and save on interest payments.

*This may be a good choice if you are more comfortable knowing exactly how much your principal and interest payments will be and plan to own your home for many years.*

### WHAT IS AN ADJUSTABLE RATE MORTGAGE (ARM)?

The adjustable rate mortgage product has become an increasingly popular type of home loan. This is a mortgage in which the interest rate is adjusted periodically, based on a pre-selected index. The interest rate may go up or down, which means your loans payments will vary over the term of the loan.

#### Benefits:

- Initial interest rates are generally lower than with any other type of home loan.
- Initial interest payments are often lower.
- Cap on your interest rate protects you if interest rates start to soar. Your rate cannot rise more than 2% a year or 6% over the life of your loan.

*This may be a good choice if you are not concerned about the possibility of interest rates going up or anticipate a significant rise in income. Also if you plan to sell the house within a few years, before interest rates are adjusted upward.*



# Certified Pre-Owned vs. Used

What are “certified pre-owned” or “certified used” vehicles and what are the benefits of having this classification from a dealership? What are the differences between buying a used auto with an extended warranty and a certified used auto? As the popularity of “certified used” and pre-owned vehicles has grown, so has the confusion surrounding exactly what the dealerships are offering consumers. While hearing that a vehicle has a “warranty” or is “certified” might help convince you to buy it, the details can often be misinterpreted and can lead to unexpected expenses after the vehicle is purchased.

“certified pre-owned” vehicles feature warranties that extend beyond the initial coverage of the new auto purchase and are recognized by the original vehicle manufacturer. Before an auto can receive this distinction, the manufacturer conducts what is known as a 100-point inspection, to determine if the vehicle is worth the additional warranty coverage. If the vehicle passes inspection the manufacturer authorizes the “certified” classification and the additional warranty will take effect after the original coverage expires. Often, “certified” buyers enjoy many of the same benefits new auto buyers receive.

warranties are not factory-certified but have service contracts that were purchased at an additional cost from a third party. Most extended service contracts do not require manufacturer’s inspection and repair procedures performed routinely under an authorized “certified” program.

Generally, autos with a “certified” authorization are more expensive than regular “used” vehicles. However, the additional cost is seen as assurance from the dealer that the auto is a solid purchase.

For many dealerships “certified used” or Used vehicles that are sold with extended



## Luso Q&A



**Dear “WinWizard”**

Every month as I open my statement I think to myself, Luso Federal Credit Union must use a lot of paper sending these out to all their members. Are there any other options available so I can still receive my statements, but don't feel like I am hurting the environment?

Sincerely,  
“Environmentally Concerned”

**Dear “Environmentally Concerned”**

I am so glad you asked this question. Luso Federal Credit Union now offers e-Statement services. This new service is the fastest, safest and most convenient way to view your statements through our Internet Home Banking system.

E-statements also reduce your chances of becoming a victim of identity theft by cutting thieves access to the papers needed to commit ID theft. Login to our web site at [www.lusofederal.com](http://www.lusofederal.com) to sign up and start receiving e-statements today. You will automatically receive an e-mail notice when your statement is ready. You can then be able to log in securely to view your statement.

Sincerely,  
“WinWizard”

“E-statements also reduce your chances of becoming a victim of identity theft “

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### WHAT IS A CONSTRUCTION LOAN?

A construction loan is for people who prefer to build rather than buy. Luso Federal Credit Union construction loans can have up to a 30-year term and can be either fixed or adjustable. No down payment is required for either. We will open a special checking account for you into which we will deposit funds for each stage of construction after it has been completed and inspected.

#### Benefits:

- Interest only payments for 12 months.
- Funds made available the next business day following the inspection / There is a fee of \$100.00 for each inspection.

### WHAT IS A LAND LOAN?

For those who want to buy land but prefer not to begin construction right away, Luso Federal Credit Union offers a variety of adjustable and fixed rate options up to a 15 year term. A 20 % down payment is required. Please note that if you subsequently take out a construction loan, you will need a second closing.



# How to Get Your Car Ready for Summer

If you live where the summer months get hot, you'll want to take a few things into consideration regarding your car, truck or SUV. It's important to remember that hot weather can be tough on mechanical components. For example, your cooling system has to work harder to keep the engine from overheating, tires have to perform under hotter conditions, and if you have a breakdown, you should be prepared to subsist in hot weather until some form of assistance arrives, or you're able to repair the vehicle yourself.

While there are many similarities between getting your vehicle ready for summer and getting it ready for winter, a couple of differences do exist. These are covered below in the following numerated subjects and corresponding photos. Let's take a look.



**1. Remove snow tires.** While snow tires work great in the winter, they're not much good in the summer months when there's no snow on the ground. Plus, you'll wear them out much faster by using them on dry pavement. It's a good idea to have two sets of wheels: one mounted with snow tires and one with summer or all-season tires. You can even swap the wheels yourself since you won't have to go to a tire shop to have one set of tires removed and another set remounted on one set of wheels, which could run \$40 to \$50 each time you do it.

**2. Check the tire pressure.** Tire pressure is important at all times. It's critical to have properly inflated tires, as this assures the best possible contact between the tire and the road. Read your owner's manual to find the correct tire pressures, and, if necessary, adjust pressures to compensate for the hotter operating conditions -- especially if you're doing lots of high-speed driving on a summer-vacation road trip. Properly inflated tires will also last longer and improve gas mileage.

Because of summertime's higher temperatures, the air pressure in a warm tire rises. Why? Because air is a gas, and gas expands when it heats up. Keep this in mind if you are checking tire pressures. The given tire pressure specifications are for when the tires are cold, therefore the pressure should be checked when the tires are cold.

Also, an improperly inflated tire can heat excessively, potentially leading to a blow-out on the highway.

**3. Change the engine oil and adjust the viscosity grade.** This isn't as hard as it sounds. Viscosity refers to the thickness of the oil. For example, maple syrup has a higher viscosity than water. Engine oils are sold with different levels of viscosity, and many of them are also multi-viscous, which means the oil's thickness can change

depending on its temperature. Generally speaking, the warmer the oil is, the thinner it will be. If the oil is too thin, the engine might not get the proper lubrication.

To solve this summertime issue, you can change your vehicle's engine oil to one that is a little thicker. Even when the thicker oil is cold, it is still not too thick for proper engine lubrication.

Determining what type of oil your car should have during the summer is easy. Simply read your vehicle's owner's manual. The manual will list the manufacturer's oil recommendations for different climates. If you have a dealership or local garage perform the oil change, you can ask the manager what type and viscosity of oil they are putting into your vehicle. Most modern cars have recommended oil grades of 5W-30, 10W-30 or 10W-40 which are all multi-viscous grades.

**4. Inspect the belts and hoses.** The belts and hoses in modern cars last a long time. But that doesn't mean they don't have the potential to fail. Before summer begins, have the belts and hoses inspected on your vehicle. And if you're not sure when they were last replaced, consider having them changed, especially before commencing a long road trip.

**5. Inspect the wipers and wiper fluid.** Visibility is always important and our experience tells us that summer storms can be quite severe in some parts of the country. The life expectancy of a wiper blade is one year. If your car's blades are dried out and not making full contact with the windshield, replace them.

Also check and fill your wiper fluid reservoir. A summertime thunderstorm isn't the best time to run out of wiper fluid or to discover your blades aren't performing properly.

**6. Check the battery.** A battery gives little warning before it goes dead. And it'll likely do so when you least expect it. Hot weather can put additional strain on a battery similar to what is experienced in cold weather. If your vehicle battery is more than three years old, have it tested at a certified automotive repair facility. Also, make sure the posts and connections are free of corrosion. If you're embarking on a long trip, consider replacing the battery if you don't know how old it is. These days, batteries are not very expensive, and it's cheap insurance when you're out on the open road. We also recommend that you always carry jumper cables, as mentioned below in the emergency kit section.

**7. Check coolant/antifreeze mixture.** The ideal mixture of coolant and water inside your vehicle's radiator is 50:50. If the mixture deviates from this norm, then hot-weather performance (and cold) can be compromised.

If you were to put pure water in your vehicle's radiator, it would boil at 212 degrees Fahrenheit. But if you combine the water with an equal amount of antifreeze, the new mixture boils at a much higher temperature.

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# Know the Facts: 0% Financing

**THE TRUTH BEHIND 0%**

When it comes to getting an auto loan, take the time to carefully look at all your options. What you initially think is a great offer, may end up costing you more money in the long run.



“When it comes to getting an auto loan, take the time to carefully look at all your options.”

Myth	Truth
With 0% financing, I’m guaranteed to get the best price	Offering 0% financing may inflate the price of a vehicle to make up for lost finance charges. This may make it more challenging to negotiate a lower price. A reputable dealer will allow you to negotiate the best possible deal before the 0%.
0% is good on long-term loans.	Although there are exceptions, ask upfront about the length of the loan term available with 0%.
0% is available for the car I want.	With 0%, your choice of vehicle options can be greatly limited. Usually the most popular vehicles and new models are not available with 0% financing. Be sure to research whether or not you can obtain 0% on your car of choice.
I can use the cash rebate and 0% financing to save more money.	Typically, most auto manufactures offer a choice between a cash rebate and an interest-free loan, not both. If you opt to take the special financing, you can lose out on thousands of rebate dollars. Do your homework in the beginning. Take advantage of the CUDL AutoSMART calculator to determine if you’ll save more money on the rebate or the 0% financing.
I’m sure I’ll qualify for 0%.	Unfortunately, not everyone qualifies for the 0%. It’s often reserved for buyers with the best credit. Find out if you meet the requirements for 0%.
With 0%, I do not need to worry about the price of the car.	So you think 0% financing means you’re already saving all you can? Even if you qualify for the 0% rate, you can save even more money by negotiating your vehicle’s final price, and taking advantage of any additional offers. Watch your bottom line and don’t leave money on the table.



## Why Didn’t I Get a Receipt?

Debit cards are an increasingly popular payment method for small and large transaction purchases. The rules that govern small dollar transactions were recently changed, eliminating the requirement for merchants to provide a receipt for transactions of \$15.00 or less. As a result of this change, you may not get a receipt every time you use your ATM or Debit Card.

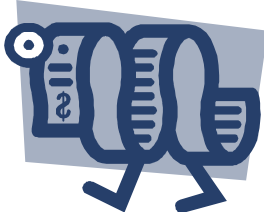
What does this mean to the average consumer?

The impact will most likely be minimal and you will still get a receipt for transactions that exceed \$15.00.

Your debit card is still a convenient and efficient way to pay for purchases. If you don’t have a debit card for your Luso Federal Credit Union share draft checking

account, why not? The card is free and you are protected with zero fraud liability for signature based transactions.

And there’s more good news to come.... watch for our Rewards program to start soon.



## 20 Ways to Save at the Pump



“With gasoline prices reaching new heights on a weekly basis, perhaps the most important information you can have is how to make your gas last longer and how to find the lowest prices. Here are some handy tips that might help take some of the sting out of your next visit to the pump..”

**1. Fill up on weekdays** - Prices usually rise on the weekend, so the best times to buy gas are typically Tuesday afternoons or Wednesday mornings.

**2. Track your mileage** - Have your car checked if the average miles you get per gallon continues to decrease over time. To calculate your mileage, note the odometer reading and number of gallons purchased each time you fill up. Divide the number of miles traveled between fill-ups by the number of gallons purchased.

**3. Look for discount gas cards** - Shell, Gulf, BP-Amoco, Exxon-Mobile, and others have rebate programs that offer as much as 5 to 10 percent off the gas you buy!

**4. Avoid running on empty** - When your car is on empty you're actually using more gas because your vehicle is running less efficiently. Fill your gas tank when you have half a tank or a little less.

**5. Less is more** - Don't carry around items you don't need. For every 100 pounds of weight in your car, fuel economy decreases by one to two percent. Put heavy items in the trunk instead of on a roof rack, which creates drag and eats up gas.

**6. Look around** - Find the places near you that offer the cheapest gas and shop there first.

**7. Consider checking** into these great online resources: Cheap Gas, Gas Buddy, and Gas Price Watch.

**8. Avoid idling** - Shut off the engine if you have to sit in your car for more than one minute.

**9. Check your tire pressure** - Under-inflated tires require more energy to roll. More energy means more gas. When it's time, consider replacing worn tires with low-rolling resistance tires.

**10. Slow down** - Driving at posted speed limits saves fuel and saves lives. Each 5 mph over 60 mph is like paying an additional 10 cents per gallon. Use cruise control to maintain your speed.

**11. Avoid gas stations near freeways** - Research shows that prices are often higher there.

**12. Don't upgrade** - Unless your owner's manual suggests using a higher grade, buy regular gasoline. Costlier high-octane gas does not improve the performance of your vehicle.

**13. Avoid topping off** - When you top off your tank, the pump doesn't have enough time to really activate, resulting in short bursts of fuel that may short change you from the amount of gas that you are purchasing.

**14. Maintain your car** - Change your oil, spark plugs, and air filter on schedule. Always go to a repair shop if your "Check Engine" light comes on - a faulty oxygen sensor could be the cause, lowering your mileage significantly.

**15. Tighten gas cap** - Tightening the gas cap on your car will prevent gas from evaporating and escaping into the air. If you've lost your gas cap, buy a new one as soon as possible.

**16. Combine trips** - Several short trips taken from a "cold start" can use twice as much fuel as one trip covering the same distance when the engine is warm. Carpool whenever possible.

**17. Choose your vehicle wisely** - If you own more than one vehicle, remember to drive the one that gets better mileage when you have the option.

**18. Choose your route wisely** - Take the route with the flattest terrain and fewest stops. Try to avoid traffic jams and stop-and-go traffic.

**19. Avoid sudden stops and starts** - Erratic acceleration and braking can waste up to 50 cents a gallon.

**20. Limit air conditioning** - Your A/C consumes fuel. At lower speeds, open the windows or sunroof to stay cool. At higher speeds, use the car's fan instead. Open windows create drag that reduces mileage.

### A few more bright ideas

**Buy gas from busy stations** - Gas station pumps that are refilled regularly are more likely to have fuel that is fresh. Fresh gas has more power than gas that has been sitting in a station's pump.

**Made in the shade** - Park in the shade and it will minimize fuel evaporation as well as help keep your car cool in the summer.

**Fill up at night** - Believe it or not, pumps deliver more gas when temperatures are lower.

**Get a tune-up** - A simple tune-up on your car can improve your gas mileage by an average of 4.1 percent!

### And here's a bonus tip

**Check your oil** - Use the recommended grade of motor oil, preferably one with "energy conserving" on the label. Gas mileage could improve 1 to 2 percent.



## Recipe: "Million Dollar Apple Squares"

### "Million Dollar Apple Squares"

1 ¾ cups of sugar	½ tsp. salt
3 eggs	1 tsp. vanilla
2 cups flour	1 cup vegetable oil
1 tsp. cinnamon	1 cup chopped walnuts
1tsp. baking powder	2 cups sliced Macintosh apples

Beat together the sugar and eggs. Add the flour which has been sifted together with cinnamon, baking powder and salt. Add the oil and vanilla. Mix well. Fold in the chopped nuts and apples.

Bake in greased 13x9 pan at 350 degrees for 40 to 45 minutes... and enjoy!!!

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You can check the composition of a radiator's mixture by using an antifreeze tester. You can find these at all auto parts stores, and they are inexpensive and easy to use. If the mixture's balance is off, adjust it by adding either coolant or water.

**8. Carry an emergency kit inside your car.** Things you might consider carrying include the following:

- A flashlight, flares and a first-aid kit.
- Jumper cables.
- Extra clothes and gloves.
- Paper towels.
- Extra washer fluid.
- Food and water.
- Basic tools like wrenches, a ratchet and sockets, screwdrivers and pliers or Vise-Grips.

### **9. Things to Consider When Removing a Vehicle from Long-Term Storage**

Those of you who live in an area of the country where the winters are tough might store a car on a long-term basis to protect it from the elements. If you do that, you'll want to think about a few things before pulling the car out of the garage and hitting the road.

If you changed the oil before putting the car away, then you'll be in good shape when it's time to start it up after a long winter in storage. Before starting the car, though, check the oil level on the dipstick first. Recheck it once the car has been idling for a few minutes.

If you have relatively easy access to the spark plugs, consider removing them and pouring two to three small drops of oil in the cylinders to pre-lube the cylinder walls before startup. This isn't absolutely critical (we know that plug access on some vehicles is very difficult) but would certainly be helpful in prolonging engine life.

In addition to engine oil, check all vital fluid levels. This includes the brake system's master cylinder, the coolant level, the power-steering fluid and the transmission fluid if the vehicle has an automatic transmission.

Gasoline stabilizer poured into the tank before the long-storage is begun is also a good idea. If this was done, you'll be in good shape during startup after the term ends. If getting the vehicle started is a problem and you didn't use any stabilizer, you might need to drain the old fuel and pour in new gas. Replacing the fuel filter might also be a solution to any problems related to getting the vehicle started after long-term storage.

After parking the vehicle for storage, it's a good idea to disconnect the battery. It's also a good idea to remove it from the vehicle, too, if you can. Obviously, if you disconnected the battery, you'll need to reconnect it before starting.

As mentioned earlier, you'll also want to check tire pressure before hitting the road after long-term storage.

Finally, before moving the vehicle at all, thoroughly check underneath it to determine if there are any leaks that might need attention. Tending to this and the other basic concerns noted above will ensure that you'll be set to go after your car has been stored for a long period of time.



(Continued from page 1)

nual percentage rate of 6.99% now through December 31, 2008 – this offer is available to all qualified card holders. As an added benefit, Luso VISA Credit Card purchases also qualify for Reward points!

**Try to pay off debt.** Now that you have some extra cash to pay off your debt, be sure to pay off your higher interest rate debt first. If you want to consolidate your individual debt into one low monthly payment, set up an appointment with one of Luso's qualified loan originators to see if you qualify for a lower interest rate loan.

**Identify your needs and wants.** Take a few minutes and decide what is truly important to you and what you want in your future, i.e., to own your own home, to buy a second home, a qualified retirement plan, to travel around the world, to fund your own or your children's college education, etc. Deciding what you want now will help you determine a savings plan that is right for you. Luso can help you establish a savings plan through the right combination of short term and long term savings vehicles. Please see our Member Service Manager for assistance in establishing an account that will help you meet those needs.

**Always pay yourself first.** Most people hate to withdraw money that has been put into a savings account, or think that it may just be too hard to find money to save in the first place. However, what if you have been paying \$300.00 a month toward a car payment that is now paid off? You have basically been living without the extra \$300.00 in cash that is now available for savings. One of the easiest forms of savings is through payroll deduction. Speak with your employer about investing on a pre-tax basis in your company's 401k plan, or speak with a Luso representative about putting money into a "Just In Case" club and begin saving for your next car or to establish an emergency savings account.

**Get the right insurance.** It is VERY possible to become insurance poor if you're not careful and purchase every type of insurance policy available! However, buying the right kind of insurance can also be a VERY smart financial decision. Schedule a time with one of our Community Financial Service Center partners, Ed or Joe, who can review the different types of insurance coverage available and see which insurance will best meet YOUR specific needs.

**Save for retirement.** Putting your money in a retirement plan, such as a 401k, generally carries a far greater benefit as most employers' match a portion of your savings! So, if you aren't participating in your employer's retirement plan, you really are leaving cash on the table! If you have changed jobs and have a 401k plan at a former employer, take a moment to speak with Ed or Joe at our Community Financial Services Center about some investment options that make sense for your money based on YOUR individual retirement goals.

**Improve Your Credit Score.** Generally, the better your credit score, the better loan and insurance rates you can receive. It is very important to build and maintain your credit history as a damaged credit history can take months or years to rebuild. If you find you need to rebuild your credit history, talk to one of Luso's mortgage officers as Luso currently offers two products, the "Secured Visa Credit Card" and the "Credit Builder" loan, for just this purpose

**Use debt wisely.** Everyone incurs debt - it is a fact of life! Be sure you are incurring debt for the things you really need, i.e., food, clothing, shelter, etc., versus things that would be nice to have but are not necessarily needed, such as a boat, a luxury home, a wide screen tv, etc. If you are feeling overwhelmed by debt, sit down with one of Luso's lending officers to see how we can help you.

**Save even more.** The more you focus on saving the better you will become at the overall saving process. Yes you can clip coupons and save money at the grocery store, but comparison shopping for major purchases such as a new refrigerator could save you hundreds of dollars and you could save THOUSANDS of dollars by simply shopping for mortgage rates. Did you know as a convenience to our members, Luso does the rate shopping for you? Each week we review our competitor's rates and set rates to be in line – or better - with our local market. We do the work for you!

**Avoid scams.** If something sounds too good to be true, it probably is! Be sure to remain vigilant and protect your identity. Never throw out papers with any kind of financial information on them without shredding them first and never give out your personal information to someone over the telephone that you did not contact yourself. If you think you are the victim of identity theft, be sure to let your financial institution know as well as the local law enforcement authorities, as soon as possible!

**Keep your financial plan up to date.** Periodically review your financial plan to see if your plan is achieving your original goals. Major life events such as a marriage, birth of a child, death of a spouse, etc. are all good times to review your existing plan. If you don't have a plan or would like to review the plan you do have, please contact Ed or Joe in our Community Financial Services Center and ask for a NO COST appointment to review your plan!

## Youth Month Events



### ALL MONTH LONG

**Go Green Bingo Challenge:** REMEMBER to come into the CU and pick up your Bingo Challenge Card!

**Book Drive:** Collection efforts to support areas in need within Hampden County!

**Food Drive:** Collection efforts to support local Survival Center!

**Piggy Bank CASH Contest:** Guess the correct amount of CASH in the LFCU Piggy Bank and win!

**Create Your Own Piggy Bank Contest**

### April 21st- April 25th

*Youth Week Events to Include:*

**Monday - Go Green Memory & Mystery Box:** Play for prizes

**Tuesday - Earth Day:** Come in to the CU and plant a flower/vegetable!

**Wednesday - Story Time**

**Thursday - BINGO:** Play Bingo for prizes!

**Friday - GO GREEN Jeopardy Game:** Play for prizes

**YOUTH PRIZES include GIFT CERTIFICATES from the following businesses:** FRIENDLY ICE CREAM CORPORATION, TEXAS ROADHOUSE, SHAKER BOWL, UNO CHICAGO BAR & GRILL any MANY, MORE!!!

## What's New at Luso



## Upcoming Events

*Stop in to celebrate our first year anniversary!*

**It's a Party on March 13th**  
*All members who come into the Credit Union on Thursday, March 13th, are welcome to refreshments and a free gift!*

Visit <http://www.lusofederal.com> to find out more!



Visit <http://www.lusofederal.com/html/interactive.html> to try out LFCU's interactive tutorials and demos!

Luso Federal Credit Union 599 East Street Ludlow, MA 01056  
Tel: (413) 589-9966 Fax: (413) 583-4491 Toll Free: 1-877-500-7750

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