

Put Savings on Automatic

If you think savings money is too difficult, and even have justification to back you up, we have the solution for your savings hang-ups. "I DON'T HAVE ANY MONEY." That's standard cry from those who wait to save what's left over. It never happens. Instead, "Pay yourself first." Use the T. E. A. payroll deduction service and we'll automatically divert the amount YOU say, for as long as YOU say to your share savings account.

Deposits, Withdrawals, and Payments

Deposits and Payments can be made in person at the credit union office, by mail, deposit box, or by use of Direct Deposit from any United States Government Agency. We also offer Payroll deductions through your employer. Withdrawals and in-house account transfers are permitted by phone.

Board of Directors

Ernest Hall, President
Michael Lagarde, Vice President
Ernest Brown, Secretary
Dwayne Lyons, Treasurer
Joyce T. Harris
Irma Brown
Carmen Robinson
Harry Brown, Jr.
Gary Williams, Sr.

Credit Committee

Betty Wallace
Terri Lyons
Kenneth Fountain
Daniel Turner
Sadie George

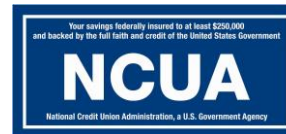
Supervisory Committee

Martha Townsend
Beverly Joyce
Javine Robinson

Staff

Marilyn Staidum, Manager
Gayle Westley, Assistant Manager
Jarrell Thomas, Teller
Brenda Celestin, Teller

T. E. A. Federal Credit Union
7220 Main St.
Houma, LA 70360



**Serving
Terrebonne Parish
Since 1967**

Location and Office Hours

Our office is located at:
7220 Main St.
Houma, LA 70360

Our mailing address is:
P. O. Box 3380
Houma, LA 70361

Lobby and Drive-thru Hours of
Operation:

Monday thru Thursday
11:30 a.m. – 4:30 p.m.

Friday
11:30 a.m. – 5:00 p.m.

Saturday
CLOSED

Who Owns the Credit Union?

You do! Once you deposit money in the Credit Union, you become a member and a shareholder. You then not only become a member of the credit union, but part of the national financial system. The credit union does not stand alone it is joined by more than 12,000 credit unions throughout the United States and is supported by state and national credit union organizations.

Grow it at T.E.A. Minor Savings Account

It's never too early to emphasize the importance of savings. Teach your child it's nice to save money. Opening their first savings account can be a special event. Our T. E. A. Federal Credit Union employees will be happy to tell you everything you need to know about opening a minor savings account.

Investments

- CD's (Certificate of Deposit) \$1,000.00 minimum deposit
- Money Market Deposits

"Let us take the opportunity to say, "Thank You", for your membership.

Services Offered:

- Regular Share Accounts
- Christmas Club Savings
- Vacation Club Accounts
- MMIA (minimum opening balance \$1,500.00)
- Direct Deposit...Full Payroll or Partial
- Electronic Funds Transfer, ACH Deposits and Payments
- Draft Accounts
- Prepaid VISA Debit Cards

Borrowing From the Credit Union

Only members can borrow from the credit union. Credit Unions traditionally have been the best place to get a loan. Interest rates are usually lower than those offered by other lenders. Credit Unions are not-for-profit financial institution, owned and operated by the members. Members pool their money and make loans to each other. Since credit unions are not-for-profit, earning is distributed to members either in the form of better rates on savings or they're invested in new or improved services and member benefits.

Loans

- Quick Low-Cost Personal Loans
- Automobile Loans (New and Used)
- Closed-End Loans
- Shared Secured Loans
- Special / Low Interest Rates
- Payday Alternative Loans

PROTECT YOUR CREDIT

Delinquent loan payments are automatically reported to the Credit Bureau monthly. Come in and discuss it with the office staff.

Mission Statement

Terrebonne Education Association Federal Credit Union is a member-owned financial institution, dedicated to providing quality services to our members and the community.

Contact Us

T. E. A. Federal Credit Union

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Houma, LA 70361-3380

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Email: terrebonnecredit@bellsouth.net

Website: teafcu.org