

Your Financial

lifeline

A QUARTERLY PUBLICATION OF LIFE LINE CREDIT UNION

JULY 2011

Save Time, Save Money With Life Line's Online Services

Here at Life Line Credit Union, we are dedicated to providing products and services that benefit our members and help make managing their finances simple and convenient. Our online services are a great example of how we do this.

Internet Branch is our online banking system that provides you with the ability to stay in touch with your Life Line accounts from the convenience of your computer. You can check your account balance, transfer funds, view a copy of paid checks, and more, any time, day or night.

Bill Payment is a secure, easy-to-use service that allows you to pay your bills online from your Internet Branch account. With a few simple clicks of your mouse, you can pay virtually anyone, any where. Just add or select a vendor, schedule the payment date, and submit the payment.

eDelivery offers a far more convenient and efficient way for you to receive your monthly statements and other documents that are normally printed and mailed. When you enroll in eDelivery, you will receive an email any time member related materials become available for you to view. Then, by simply logging into our secure hosting website, you can view, print or save your documents.

Our online services are completely free, so visit www.lifelinecu.com to start taking advantage of online banking, bill payment and eDelivery today.



TravelMoney® ▶ Security And Convenience In Your Pocket

Imagine the security of Traveler's Checks combined with the convenience of a VISA Card- that's what you get with the VISA TravelMoney® card! It's simple, convenient and safe.

You simply load the card with cash, and then swipe it at millions of locations around the world. If you run out of money, don't worry! All you have to do is reload your card online and you're ready to go. You can even use the VISA TravelMoney card to get cash from an ATM.

Stop by the Credit Union for more details or to purchase a TravelMoney® card today.

Gift Cards ▶ For Brides, Birthdays, Grads, And More!

We know summer is filled with weddings, graduations and birthdays, so we are pleased to offer a gift that fits every occasion. VISA Gift Cards can be loaded with any dollar amount and can be used anywhere VISA is accepted, so they are simple and convenient to purchase and perfectly fun to receive!

Stop by the Credit Union to pick up a VISA Gift Card for everyone on your list today.

Put Courtesy Pay To Work For You

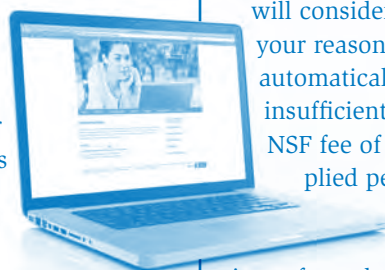
Account overdrafts can be costly, embarrassing and inconvenient. That's why Life Line Credit Union offers our members the benefit of Courtesy Pay. By choosing to opt in for Courtesy Pay, Life Line Credit Union will consider authorizing and paying your reasonable overdrafts rather than automatically returning or declining an insufficient fund item. Our standard NSF fee of \$25 will automatically be applied per item, but this minimal fee is small compared to the hassles and fees you may incur from the merchant or retailer.

Plus, without Courtesy Pay, your debit card will automatically be restricted and subject to cancellation if a purchase you make causes a negative balance on your account. Avoiding this interference, however, is as simple as opting in for Courtesy Pay.

Contact Life Line Credit Union if you'd like to sign up for Courtesy Pay, and keep in mind that you can opt out at any time if you decide this service is not for you. If you have any questions please contact one of our member service representatives.

Your Accounts Are Closer Than You Think

Did you know you can access your account balances, make transfers, and view eDocuments from the convenience of your mobile device? With Mobile Banking, your Life Line Credit Union accounts are in the palm of your hand. Simply go to www.lifelinecu.com/mobi on your phone and log in to Internet Branch.



HOLIDAY CLOSINGS

INDEPENDENCE DAY
Monday, July 4

LABOR DAY
Monday, September 5

Our Volunteers Make A Difference

The volunteers here at Life Line Credit Union are a vital part of our credit union family, and we would like to thank each of our volunteers for their time. We are in need of additional volunteers for our Credit Committee and Supervisory Committee, so if you have a desire to help and are financially sound, please call the Credit Union at (804) 285-1916.

Life Line CREDIT UNION

5855 Bremono Road
Suite 701
Richmond, VA 23226

IMPORTANT NUMBERS

OFFICE: (804) 285-1916
FAX: (804) 282-8464
VOICE RESPONSE: (804) 285-3351

OFFICE HOURS

Mon., Tues., Thurs., Fri.
8:00 a.m. – 4:00 p.m.

Wednesday
2:00 p.m. – 5:00 p.m.

www.lifelinecu.com



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

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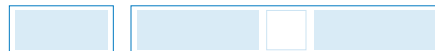
Have Some Fun With A New Summer Toy



The sun is shining, the great outdoors is calling, and Life Line Credit Union is here to help you make this a summer to remember! Whether your idea of summer fun is to explore the country in an RV, ride the waves on a jet ski, or sail the seas in a boat, Life Line can help you finance your new summer toy.

Boats • Recreational Vehicles • ATVs
Jet Skis • Motorcycles • And more

Low rates and reasonable terms make our summer toy loans surprisingly affordable! Give us a call, stop by or visit www.lifelinecu.com to apply today.



Amusement Park Tickets

Another Way Life Line Credit Union Helps You Save This Summer!

Whether you're going to Busch Gardens, Kings Dominion or Water Country USA, be sure to stop by the Credit Union first. We offer discount tickets that will save you time and money. Simply visit us and then head out for a day of fun!

Adult: \$49.99
Child: \$39.99
Fun Card: \$58.60



Adult: \$40.99
Child: \$29.99

Adult: \$37.99
Child: \$30.99



Annual Meeting RESULTS

Thank you to all the members who joined us for this year's Annual Meeting. The meeting, which was held on May 4, was a great success, and we are pleased to present our Board of Directors:

Weston Thiss, *President*
Gary Laundry, *Vice President*
Margaret Nicholls, *Secretary*
Chad Basham, *Treasurer*
Treina Kelley, *Member*
Kay Chalmers, *Member*
Joanne Whitley, *Member*

Re-Elected Incumbents:
Treina Kelley • Kay Chalmers
Chad Basham

Newly Elected:
Joanne Whitley

Life Line Credit Union would like to thank Teresa Crouch for her many years of dedicated service to the Credit Union as a member of our Board of Directors!

Congratulations, Graduates!

Graduation is an exciting time with new opportunities and challenges awaiting you. As you enter the "real world," and head off to college or start a new job, Life Line Credit Union is here to provide you with services to meet your financial needs.

We offer:

- **Free Checking Accounts:** Low monthly fees, easy ATM access
- **Direct Deposit:** The safest, most convenient way to deposit your paychecks
- **Low-Rate Loans:** Finance a new or used car, tuition and more
- **ATM Service:** Fast and convenient access to your money
- **Online Banking:** Simple, secure way to manage your credit union accounts

The credit union philosophy is "people helping people," and we're ready to help you in many different ways. Stop by and we'll show you how!