FREE FINANCIAL CHECK-UPS IN FULL SWING

Heart of Louisiana Credit Union is currently providing FREE financial check-up's. We all hear about the importance of an annual visit to your family doctor. It's also important to check your credit report at least once per year. Stop by one of our branches and visit our ‘Money Doctors’ anytime now thru April 30. A loan officer will take time to sit down and review each part of your credit report with you.

Q: If I know I have good credit, how would this benefit me? A: It doesn’t hurt to pull your credit just to make sure everything is right on it and nothing is listed that is not yours.

Q: Do I have to come inside to do my check up? A: Yes. This allows us to go through your credit report step-by-step to help you understand it better.
Our First Annual Member Appreciation Week turned out to be a HUGE success, thanks to YOU!

Staff enjoyed celebrating the Credit Union everyday with giveaways for members visiting the branch lobbies. Daily giveaways included ink pens, bottle scrapers, flashlight keychains, pocket mirrors and zippered coin pouches.

While visiting the branches, members were able to register for branch prizes - one at each branch. Eric won the prize over at the Edgewood office - a 32" flatscreen high definition TV. The four burner gas grill with a side burner located at the Commerce branch ended up going home with Patricia. The two wooden rocking chairs that many members enjoyed on the Coliseum porch went home with Amanda. And many Facebook fans registered for the 8.9" Kindle Fire HD. Craig was our excited member from Facebook.

We hope you enjoyed all the giveaways and prizes. We look forward to celebrating with you again next year. Thank you for being part of the Heart!
## PRIVACY DISCLOSURE

**FACTS**

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

When you are no longer our member, we continue to share your information as described in this notice.

### How?

All financial companies need to share member’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons Heart of Louisiana Federal Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Heart of Louisiana Federal Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our marketing purposes</strong> – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td><strong>For nonaffiliates to market to you</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>
### Who we are

| Who is providing this notice? | Heart of Louisiana Federal Credit Union |

### What we do

| How does Heart of Louisiana Federal Credit Union protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does Heart of Louisiana Federal Credit Union collect my personal information? | We collect your personal information, for example, when you:  
  - Open and account or deposit money  
  - Pay your bills or apply for a loan  
  - Use your credit or debit card  

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies |

| Why can’t I limit all sharing? | Federal law gives you the right to limit only  
  - Sharing for affiliates’ everyday business purposes – information about your creditworthiness  
  - Affiliates from using your information to market to you  
  - Sharing for nonaffiliates to market to you |

State laws and individual companies may give you additional rights to limit sharing. |

### Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Heart of Louisiana Federal Credit Union has no affiliates |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- Heart of Louisiana Federal Credit Union does not share with nonaffiliates so they can market to you |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Our joint marketing partners include insurance companies |
SAFETY PRECAUTIONS FOR THE USE OF AUTOMATED TELLER MACHINES AND NIGHT DEPOSITORIES

Remember there is safety in numbers. Whenever possible, have another person accompany you when transacting business on an Automated Teller Machine.

OBSERVE THE SURROUNDINGS: Before approaching any automated teller machine (ATM) or night depository, be alert for any suspicious persons or circumstances. Should you observe suspicious persons or circumstances or otherwise feel uneasy or uncomfortable with your surroundings, leave the area immediately - do not use the ATM or night depository. Come back at a later or more appropriate time or use an ATM at another location. Report any suspicious persons to law enforcement authorities.

BE READY TO TRANSACT BUSINESS: Before approaching any ATM machine have your access card and any other paperwork necessary for your particular transaction ready and in your hand. Having to retrieve these items from a purse or wallet is time consuming and allows a potential thief easier access to your valuables. By being ready to transact business before approaching the ATM, your transaction becomes quicker and safer.

BE COURTEOUS TO OTHER USERS: When approaching an ATM which is in current use, do not stand directly behind the person actually using the machine. An adequate distance will allow the person currently using the machine to conduct their transaction securely, privately and confidentially.

REMAIN OBSERVANT WHILE USING THE ATM: While transacting business at the ATM or night depository continue to observe your surroundings. Be careful not to disclose or otherwise reveal your Personal Identification Number (PIN) to others while using the ATM. Never begin a transaction when strangers have a clear view of the ATM keyboard. Use your body to shield the ATM keyboard as you access the machine. This will allow you to access the machine without disclosing or revealing your PIN. You should check your surroundings every few seconds while actually using the ATM. Should you observe any suspicious persons or circumstances terminate your transaction immediately, leave the area and contact law enforcement authorities.

LEAVE QUICKLY: Upon completing your transaction, retrieving your card and receiving your receipt, immediately leave the ATM area. Do not count or otherwise visually expose any money received from the ATM. Continue to observe your surroundings for any suspicious persons or circumstances such as anyone following or approaching you. Always maintain a safe distance between you and any stranger. If you believe that you are being followed, you should go to the nearest place where there are people and contact law enforcement authorities.

The above disclosure is a required disclosure give pursuant to LSA-R.S. 6:1367. It is not intended to create any rights or duties as between the parties. The guidelines contained herein are not all inclusive. Users of ATMs and night depositories should utilize such other precautions as may be appropriate under any particular set of circumstances. The Credit Union expressly disclaims any and all liability as relates to the use of Automated Teller Machines or night depositories owned or controlled by the Credit Union except as provided by statute.

2013 EMPLOYEE OF THE YEAR

Congratulations to Mike Briggs for being voted Employee of the Year! Mike serves Heart of Louisiana Credit Union and its members as IT Manager. Mike's career with the credit union began just under twoyears ago. Not many members get to see Mike, but we each benefits from his duties daily. Mike ensure PCU is running efficiently, played a vital role in bringing Mobile Banking to Heart of Louisiana Credit Union and he's quick to respond when there's a ‘technological’ issue in any branch.

So the next time your visiting one of our branches and you catch a glimpse of someone under a desk, working with wires, that would probably be Mike - making sure you receive our standard of service.

Thank you, Mike, for all you do!
FREE SHRED EVENT SCHEDULED

Identity theft is quickly becoming one of the most organized and costly crimes of our time. Reduce the chance of your personal ID theft by joining Heart of Louisiana Credit Union at our FREE Shred Event where you can destroy all personal documents and files.

Our shred day is scheduled for Thursday, May 15th from 11:00 am - 1:00 pm at our Pineville branch. This service is FREE for members and community residents.

Protect yourself from identity theft! Take advantage of Heart of Louisiana Credit Union’s FREE Shred Event.

WHY THROW AWAY YOUR MONEY? SAVE WITH SPRINT!

Join the over 1.3 Million credit union members nationwide that are already saving over $165 million on their wireless plans! Heart of Louisiana Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

• 10% off* most regularly priced Sprint individual service plans
• 15% off* most regularly priced Sprint business service plans
• Waived activation fee on new activations
• Waived upgrade fee
• Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you’re a credit union member. Ask to be a part of the NA CUC_ZZM Corporate ID to save
- Click www.LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

HOLIDAY CLOSINGS

All Credit Union branches will be closed in observance of the following holidays:

Good Friday
Friday & Saturday, April 18th & 19th

Memorial Day
Monday, May 26th

Independence Day
Friday, July 4th

MOVERS & SHAKERS

Heart of Louisiana Credit Union wants to welcome the newest members of our team:

Kristen Blood - Teller
Haley Johnson - Teller
Monchondria Allen - Teller
Kayla Harmson - Teller

Heart of Louisiana Credit Union
303 Edgewood Dr
318.473.4562

Alexandria
4407 Coliseum Blvd
318.619.1900

Office Hours
M-Th: 9 am - 4 pm
Fri: 9 am - 5:30 pm
Sat: 9 am - 1 pm

Heart of Louisiana Credit Union
Federally Insured by the NCUA