



## Straight from the Heart Newsletter

Fall 2018

**LOW RATES...  
BIG  
POSSIBILITIES**  
WITH  
**AUTO LOANS  
AS LOW AS  
1.75% APR**

AS LOW AS  
**1.75% APR**  
NEW VEHICLES

AS LOW AS  
**2.75% APR**  
USED VEHICLES

NCUA

APR= Annual Percentage Rate. Quoted rate(s) are the lowest available rate for 36 months and will be based on your credit history. Rates may be as high as 16.49% APR depending on information obtained from your credit application and credit report. Rates and terms subject to change without notice. We will not refinance existing Heart of Louisiana loans at this APR.

### CHRISTMAS CLUB DISBURSEMENTS

Christmas savings account balances will be disbursed on October 16, 2018. The funds from the Christmas savings will be transferred to the member's main share savings account unless otherwise specified.



### HIGH SCHOOL GRADUATION SCHOLARSHIPS



Heart of Louisiana Credit Union will award three scholarships to three young members that will be graduating from high school in 2019. The Cheryl N Ray \$1,500 college scholarship and two \$1,000 college scholarships will be awarded. Visit us online or stop by one of our three locations to pick up an application.

The scholarship recipients will be chosen based on merit and presentation submissions. Staff, Board of Directors, Committee members, and their direct family members are not eligible to participate.

### HOLIDAY CLOSINGS

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

#### **Columbus Day**

Monday, October 8th

#### **Thanksgiving**

Thursday - Saturday, November 22nd-24th

#### **Veterans Day**

Monday, November 12th

#### **Christmas**

Tuesday, December 25th

#### **New Years Day**

Tuesday, January 1st

## USA PATRIOT ACT

### Member Identification Requirements

In accordance with Section 326 of the USA Patriot Act, applicants for new accounts are requested to provide current picture government identification that verifies identity including name, address and identifying information.

In some cases identification will be requested for current members if original documentation was not obtained with the opening of the account. In all cases, protection of our members' identity and confidentiality is our pledge to you.

We proudly support all efforts to protect and maintain the security of our members and our country.

## 'COATS FOR KIDS' DRIVE FOR LOCAL FAMILIES



Heart of Louisiana Credit Union, along with several other Central Louisiana businesses, has partnered with KLAX to collect new or gently used coats, sweaters, or jackets for children in need. Items will be collected thru November 16th. The coats will then be distributed to children right here in our community.

Items you wish to donate can be dropped off at any of our three branches.

## DIRECTOR ELECTIONS AND ANNUAL MEMBERSHIP MEETING

The next Annual Membership Meeting will be held in March 2019. The date and location of the Annual Meeting will be announced at a later time.

The following members have been nominated by the Nominating Committee to fill three (3) available positions for a full three (3) year term on the Board of Directors:

Wayne Staton, CLECO Retired

Nellanne Davis, Nellanne's Hallmark, Retired

Scott Pousson, USDA

At this time, any qualified member seeking nomination must participate through the petition process and will have until December 3, 2018 to secure 150 member signatures on the petition. Each nominee by petition must submit a statement of qualifications and biographical data with the signed petition to Board Secretary, Heart of Louisiana Credit Union, PO Box 4030, Pineville LA 71361.

Nomination by petition will be published in the next quarterly newsletter. Petition forms may be obtained through the credit union.

Heart of Louisiana Credit Union is 'YOUR' credit union and your attendance and participation is encouraged. Stay informed about the benefits your credit union provides as well as learning about the many ways Heart of Louisiana Credit Union has been working to improve services. We hope to see you there.

**PINEVILLE**  
303 Edgewood Dr

**ALEXANDRIA**  
4407 Coliseum Blvd  
3616 Commerce St

**OFFICE HOURS**  
M-Th: 9 am - 4 pm  
Fri: 9 am - 5:30 pm  
Sat: 9 am - 1 pm

**CALL CENTER**  
M-Th: 8 am - 5 pm  
Fri: 8 am - 6 pm  
Sat: 9 am - 1 pm

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