



Straight from the Heart Newsletter

Summer 2018

On average, parents (and perhaps grandparents) will easily spend over \$500/ child to get ready for school this year. It's hard to imagine pencils and notebooks adding up that quickly, but when you start adding in the extra supplies like booksacks, uniforms, and SHOES into the mix - reality starts to set in.

Heart of Louisiana Credit Union is happy to offer 'Back to School' Loans to members again this year. *"This loan is designed specifically for our members. We wanted to find a way to help minimize the financial stress when everyone is trying to get the kids ready for school."* says President and CEO Cindy Beauregard.

So put us at the top of your 'Back to School' shopping list this year! Keep in mind that the Louisiana Sales Tax Holiday (also known as the Back-to-School tax holiday) that provides an exemption from the 4% state sales tax is set for Friday, August 3rd and Saturday, August 4th.

Monthly required payments is \$8.42/\$100 borrowed at 1.99% APR for 12 months. APR=Annual Percentage Rate. Quoted rate is the lowest available rate and will be based on your credit score. Rates and terms subject to change without notice. We will not refinance existing Heart of Louisiana loans at this APR. Limit one 'Back to School' loan per household. Back to School loans are not for post-secondary educational expenses.

HOLIDAY CLOSINGS

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

Independence Day
Wednesday, July 4th

Labor Day
Monday, September 3rd

Columbus Day
Monday, October 8th

NOMINEES FOR BOARD OF DIRECTORS

The Nominating Committee will meet in September 2018 to select a slate of nominees for positions on the Board of Directors. Any qualified member who wishes to be considered should forward his/ her biographical data to:

Nominating Committee
Heart of Louisiana Credit Union
PO Box 4030
Pineville LA 71361

Nominations must be received by August 27, 2018. The slate of nominees will be published in the next quarterly newsletter. From that point, any qualified member seeking nomination will have to participate through the petition process. Details of that process and petition forms may be obtained through the credit union.

SCHOOL SUPPLY DRIVE FOR LOCAL FAMILIES



Heart of Louisiana Credit Union is the Credit Union with HEART! We are collecting school supplies for the families involved in The Foster Care Closet in Alexandria. You can bring in new school supplies to any of our three locations during the month of July.

Favored donations include backpacks, boxed crayons, blunt tip scissors, glue sticks, #2 pencils, construction paper, wide ruled loose leaf paper or notebooks, colored pencils, washable markers, erasers and highlighters. Socks are also needed to help get the foster children in our community ready for school.

CASH IN ON THE **BEN**EFITS OF MEMBERSHIP WITH HEART OF LOUISIANA CREDIT UNION

The BENefits of credit union membership and the reliability of Sprint's network will have you seeing dollars signs. Right now, Heart of Louisiana Credit Union members can get a \$100 CASH REWARD for each new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for each line.

GET YOUR BENs!

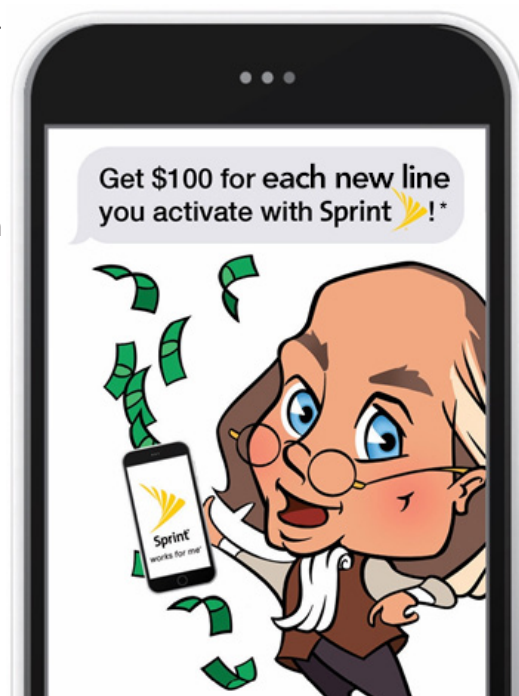
- \$100 for each new line you activate with Sprint, up to 3 lines*
- Current Sprint customers receive a \$50 cash reward for each line transferred into Sprint Credit Union Member Cash Rewards, up to 3 lines*
- A \$50 loyalty cash reward every year for each line activated or transferred*
- Plus, 25% off accessories in store with the Sprint Credit Union Member Cash Rewards Program.

How to get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Stay connected:

Visit LoveMyCreditUnion.org/Ben to learn about the BENefits you'll enjoy with Sprint Credit Union Member Cash Rewards!



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

PH: 318.619.1900

F: 318.449.5519

Website: HeartCU.org



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