



## Straight from the Heart Newsletter

Winter 2018

**WIN a Weekend at Paragon Casino!**

**DRAW A ♥ ON THE BACK OF YOUR MOBILE DEPOSIT, AND WHEN YOU DEPOSIT YOUR CHECK, YOU'LL BE AUTOMATICALLY ENTERED TO WIN!**

Mobile Deposit is available in our FREE Mobile App. Eligibility for Mobile Deposit is subject to Heart of Louisiana CU approval. Although Mobile Deposit is free, usage rates from your mobile carrier may apply when using the Mobile App. Visit HeartCU.org for Official Rules. Federally insured by NCUA.

Everything is coming up Hearts at Heart of Louisiana Credit Union! Now thru February 13th, your mobile could win a weekend at Paragon Casino. It's super simple to get in the drawing - just draw a heart on the back of your mobile deposits, then the luck is in the draw!

Visit [HeartCU.org](http://HeartCU.org) for more details and official rules.

### 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.



## MEMBER APPRECIATION WEEK SET

In appreciation of our members, Heart of Louisiana Credit Union has designated March 11 - 15th as Member Appreciation Week! Make sure you stop by any and all of our branches for giveaways and exciting prizes to be given away at each branch.

For a full list of events during Member Appreciation Week, start watching the website, [HeartCU.org](http://HeartCU.org), in February.

### HOLIDAY CLOSINGS

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

**Martin Luther King Jr Day**  
Monday, January 21st

**President's Day**  
Monday, February 18th

**Easter**  
Good Friday, April 19th

## IMPORTANT ACCOUNT INFORMATION

Heart of Louisiana Credit Union takes great strides to ensure your account information is presented as clearly as possible. The following two pages:

The 'Understanding Your Account Balance'  
section of the Membership and Account  
Agreement has been amended and is effective  
immediately  
and  
'Schedule of Services and Fees'  
will take effect March 1, 2018.

A new year of Lucky Lagniappe Savings and Prize Drawings start now!

Each time you deposit \$20 you earn one entry (up to five per month) into monthly cash prizes worth \$100 and quarterly prizes up to \$1,000.

Give us a call or drop in for a visit to learn how to start your special savings up for 2019.



## SEND 2019 PROPERTY TAX DOCUMENTS

If you have an escrowed mortgage loan with Heart of Louisiana Credit Union, please remember to send your 2018 property (state and parish) tax documents to:

Attn: Shelia Hopkins  
Heart of Louisiana Credit Union  
PO Box 4030  
Pineville LA 71361

## REPORT CARD PRIZE WINNERS

Our young members are scoring BIG with their Honor Roll report cards! All members in grade school have the opportunity to enter the drawings - with the grand prize drawings for an Apple iPad Mini or an Apple iTouch lined up for May.

Here are our recent winners. Each of these young members received a \$20 gift card to The Grand Theatre.

Maygen from Pineville  
Domini from Pineville  
Kaden from Deville

Briana from Ball  
Noah from Pineville  
Ansley from Pollock

Bring in your report card(s) with All A's or A's & B's to register for our next set of drawings.

## DIRECTOR ELECTIONS AND ANNUAL MEMBERSHIP MEETING

The next Annual Membership Meeting will be held March 25, 2019 at Country Inn & Suites in Pineville LA. Registration of all Heart of Louisiana Credit Union members will begin at 6:00 PM, with the meeting beginning at 6:30 PM. Annual financial reports will be given to the membership.

The following members of the Board of Directors are up for re-election:

Wayne Staton, CLECO Retired  
Nellanne Davis, Nellanne's Hallmark, Retired  
Scott Pousson, USDA

No further nominations were received for consideration through the petition process.

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

**PH:** 318.619.1900

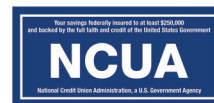
**F:** 318.449.5519

**Website:** HeartCU.org



EQUAL HOUSING  
LENDER

Federally Insured by the NCUA



**Understanding Your Account Balance.** Your Heart of Louisiana Credit Union checking account has two kinds of balances: the actual balance and the available balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written that are still outstanding or transactions that have been authorized but are still pending. Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance less: (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as ACH, debit card and other electronic transactions. Pending transactions and holds placed on your account may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance. You should assume that any item which would overdraw your account based on your available balance may create an overdraft. You may check your available balance with our free mobile app, online at HeartCU.org, at an ATM, by visiting a credit union branch or by calling us at 318-619-1900.

**How Transactions are Posted to Your Account.** There are two types of transactions that affect your account: credits (deposits of money into your account) and debits (payments out of your account). It is important to understand how each is applied to your account so that you know how much money you have and how much is available to you at any given time. This section explains generally how and when we post transactions to your account.

**Credits.** Deposits are generally added to your account when we receive them. However, in some cases when you deposit a check, the full amount of the deposit may not be available to you at the time of deposit. Please refer to the Funds Availability Policy Disclosure provided at the time you opened your account for details regarding the timing and availability of funds from deposits.

**Debits.** There are several types of debit transactions. Common debit transactions are generally described below. Keep in mind that there are many ways transactions are presented for payment by merchants, and we are not necessarily in control of when transactions are received.

- **Checks.** When you write a check, it is processed through the Federal Reserve system. We receive data files of cashed checks from the Federal Reserve each day. The checks drawn on your account are compiled from these data files and paid each day. We process the payments in check number order.
- **ACH Payments.** We receive data files every day from the Federal Reserve with Automated Clearing House (ACH) transactions. These include, for example, automatic bill payments you have authorized. ACH transactions for your account are posted twice a day in order of receipt.
- **PIN-Based Debit Card Purchase Transactions.** These are purchase transactions using your debit card for which a merchant may require you to enter your personal identification number (PIN) at the time of sale. They are processed through a PIN debit network. These transactions are similar to ATM withdrawal transactions because the money is usually deducted from your account immediately at the time of the transaction. However, depending on the merchant, a PIN-based transaction may not be immediately presented for payment.
- **Signature-Based Debit Card Purchase Transactions.** These are purchase transactions using your debit card that are processed through a signature-based network. Rather than entering a PIN, you typically sign for the purchase; however, merchants may not require your signature for certain transactions. Merchants may seek authorization for these types of transactions. The authorization request places a hold on funds in your account when the authorization is completed. The "authorization hold" will reduce your available balance by the amount authorized but will not affect your actual balance. The transaction is subsequently processed by the merchant and submitted to us for payment. This can happen hours or sometimes days after the transaction, depending on the merchant and its payment processor. These payment requests are received in real time throughout the day and are posted to your account when they are received.

The amount of an authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant when you present your card for payment. For example, if you use your debit card at a restaurant, a hold will be placed in an amount equal to the bill presented to you; but when the transaction posts, it will include any tip that you may have added to the bill. This may also be the case where you present your debit card for payment at gas stations, hotels and certain other retail establishments. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment.

<b><u>ACCOUNT CHARGES</u></b>		
NSF/Overdraft Item		\$25.00
Courtesy Pay		\$25.00
Automatic Overdraft Transfer		\$2.00
Stop Payment		\$25.00
Share Draft Order (quantities vary)	depends on style	
Share Account Below Minimum (\$10.00) Balance		\$2.00
Share Account Closed Within 6 Months of Opening		\$10.00
Dormant Share Account (12 months inactive)	\$5.00 quarterly	
Share Account Withdrawals (3 per month at no charge, maximum 6 (RegD))		\$5.00
Money Market Early Withdrawal Penalty		
3 month, 6 month, 12 month certificate	90 days earned dividend	
24, 36, 48, 60 month certificate	120 days earned dividend	
<b><u>LOAN ACCOUNT CHARGES</u></b>		
	See Loan Disclosure	
<b><u>AUTOMATED/24-HOUR SERVICE CHARGES</u></b>		
Heart of LA ATM Transaction		<b>FREE</b>
Non-member ATM Transaction		\$2.00
Foreign ATM Transaction (4 per month at no charge)		\$2.00
Visa Check Card Lost (per card)		\$15.00
Visa Check Card Replacement (per card)		\$5.00
Visa Check Card - Priority Issue		\$35.00
Visa Check Card Overdraft Item		\$25.00
Visa Transaction Dispute/Chargeback Denied	Actual Cost	
<b><u>INTERNET OPTIONS</u></b>		
Online Banking		<b>FREE</b>
"Bill Payer" (unlimited transactions)		<b>FREE</b>
Bill Pay Check Copies		\$5.00
Bill Pay Rush Payments (Draft Check) Next Business Day		\$19.95
Bill Pay Rush Payments (Draft Check) Second Business Day		\$14.95
Bill Pay Rush Payments (Electronic Payment) Second Business Day		\$4.95
Gift Pay- Gift Check		\$2.99
Gift Pay-Donation Check		\$1.99
Mobile Banking		<b>FREE</b>
Mobile Deposit		<b>FREE</b>
<b><u>MISCELLANEOUS SERVICE CHARGES</u></b>		
Returned/Unpaid Item - Business Account		\$15.00
Returned/Unpaid Item		\$15.00
Account Research/Reconcile (per hour, \$10.00 minimum)		\$20.00
Christmas Club Early Withdrawal		\$25.00
Item Processed for Collection		\$15.00
Account History Printout (to prior statement date)		\$2.50
Returned Mail Fee / Bad Address		\$5.00
Statement Copy		\$5.00
Photocopy (per page)		\$1.00
Fax Transmission (per page)		\$1.00
Money Order		\$1.75
Cashier's Check		\$3.00
Safe Deposit Box Annual Rental	Size 3 x 5	\$20.00
	Size 3 x 10	\$35.00
	Size 5 x 10	\$45.00
	Size 10 x 10	\$85.00
Safety Deposit Box Drilling and/or Key Replacement	Based on Actual Cost to Credit Union	
Prepaid Cards		\$2.50
Tax Levy Fee		\$25.00
Outgoing Wire Transfer		\$15.00
International Wire Transfer		\$40.00
Lagniappe Savings Early Withdrawal	1st \$10.00 / 2nd \$25.00	
Collateralized Loan Doc Fee		\$50.00
Business Checking		
Monthly Fee		\$10.00
Cash Order	per \$100	\$0.20
Coin Order	per \$100	\$0.20