

HEART DONATES \$3,500 TO LOCAL ORGANIZATIONS

A MESSAGE FROM THE CEO



Jayne Wright-Velez, Executive Director - The Food Bank of Central Louisiana & Cindy Beauregard, CEO - Heart of Louisiana Credit Union.

Heart of Louisiana Credit Union donated \$3,500 to two local organizations on Tuesday, Dec. 22. In their December board meeting, the Credit Union's directors approved a \$2,500 donation to the Food Bank of Central Louisiana and a \$1,000 Donation to the Hope House of Central Louisiana.

"We recognize not only what's happening across the country, but also what's happening right in our backyard, which is why our board felt it necessary to support local organizations taking care of the most vulnerable among us," Cindy Beauregard, Heart of Louisiana CEO, said.

In a year marked by unprecedented economic devastation brought on by the coronavirus pandemic and multiple hurricanes, these donations will allow these organizations continue their important work in Central Louisiana this holiday season.

For the Food Bank of Central Louisiana, Tuesday's donation was "right on time," Linda Hutson, Food Bank of Central Louisiana director of development and community relations, said.

In a typical year, the organization distributes about 6 million pounds of food to individuals and families throughout Central Louisiana. However, due to the pandemic and Hurricanes Laura and Delta, upwards of two million pounds were distributed per month several times this year.

Additionally, the Food Bank more than doubled its number of mobile pantries operated every month from ten to 24 across the 11 parishes it serves. "It is really through donations like from Heart of Louisiana Credit Union and all the people we work with across the communities that keeps us going," she said.

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Happy New Year! There are rays of hope on the horizon, and we are excited for the day when everyday life can return to normal.



As you are contemplating your New Year's Resolutions, I would like to make you aware of a few things that may assist you with your financial goals in the new year.

An emergency fund is an essential tool for providing for you and your family when the unexpected happens. We have various savings accounts options, including our latest offering, the Lucky Lagniappe Savings Account.

Lucky Lagniappe combines a traditional interest-earning savings account with the chance to win additional cash prizes. It's a great place to get started with an emergency fund or to save for a major purchase.

Another popular savings option is our Christmas Club Account. This account earns a whopping 3% interest rate and is a great way to save a little each month so that your Christmas shopping doesn't take such a big bite out of your budget!

If you would like more information about our many savings account options, please give us a call at 318-619-1900. We would love to assist you!

- Cindy Beauregard, CEO



2021 ANNUAL MEETING

Mark your calendars! Our 2021 Annual Membership Meeting is set for Tuesday, March 23, 2021 at 6 p.m.

Edgewood (Pineville)
303 Edgewood Drive
Monday - Thursday
9:00 AM to 4:00 PM
Friday
9:00 AM to 5:30 PM
Saturday
9:00 AM to 1:00 PM

Coliseum (Alexandria)
4407 Coliseum Boulevard
Monday - Thursday
9:00 AM to 4:00 PM
Friday
9:00 AM to 5:30 PM
Saturday
9:00 AM to 1:00 PM

Commerce (Alexandria)
3616 Commerce Street
Monday - Thursday
9:00 AM to 4:00 PM
Friday
9:00 AM to 5:30 PM
Saturday
Closed

Member Care Center
Monday - Thursday
8:00 AM to 5:00 PM
Friday
8:00 AM to 6:00 PM
Saturday
9:00 AM to 1:00 PM

318-473-4562



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AND YOU COULD WIN A SHARE OF
\$3,500 FOR COLLEGE EXPENSES!

Visit heartcu.org/2021grad for more information



GET YOUR FINANCES INTO SHAPE IN 2021

Being financially fit is crucial for a well-balanced, stress-free life. Here's why (and how):

Expand your financial knowledge

Make money decisions from a position of knowledge and power. Read personal finance books and blogs, attend seminars and are aware of the evolving state of the economy.

Stick to a budget

Set aside money from your monthly income for all fixed and discretionary expenses, and to stay within budget for each spending category.

Minimize debt

Commit to paying down debts and seek to live debt-free through constant budgeting, ongoing financial education and planning.

Maximize savings

Prioritizes saving. Build a comfortable nest egg or emergency fund to help cover unexpected expenses.

Maintain complete awareness of the state of your finances

Know exactly how much money you owe, the accumulated value of your assets and the complete sum of their fixed and fluctuating expenses.



Maintain a healthy credit score

Pay bills on time, hold onto credit cards for a while and to keep credit utilization low.

Create concrete financial goals

Focus on the big picture when making everyday money choices and realize your financial dreams by creating long-term and short-term financial goals.

Achieve financial independence

Become strong, secure and completely independent by sticking to a budget, prioritizing savings and maintaining an awareness of your finances.

Ready to get financially fit? Give us a call today! Our team is standing by, ready to help you reach your goals!

HOLIDAY DONATION



Sandy G. Ray, CEO – Hope House of Central Louisiana & Cindy Beauregard, CEO – Heart of Louisiana Credit Union

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Sandy G. Ray, Hope House CEO and executive director, also acknowledged the critical role donations play in everyday operations, especially during the holiday season. "During the holidays, the community is kind and generous. Something like this [the donation] will help our life's skills training program where one of the things that we focus on trying to equip these residents with life skills they can carry on when they leave here," Ray said.

Those life skills include simple tasks like balancing a checkbook and paying bills on time – invaluable skills that will serve residents long after they leave Hope House.

Organizations like the Food Bank and Hope House provide vital support services to our friends and neighbors in Cenla in their hour of need, but they need our support to continue this good work. To learn more about their immediate needs and volunteer opportunities, visit www.fbcenla.org (The Food Bank of Central Louisiana) or www.cenlahopehouse.org (Hope House of Central Louisiana). ■

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 18, 2021

President's Day
Monday, February 15, 2021

Good Friday
Friday, April 2, 2021