



STRAIGHT FROM THE HEART

HEART OF LOUISIANA CREDIT UNION NEWSLETTER | FALL 2022

Spooky Good Rates on new, used and refinanced vehicles.

It's that time of year for tricks and treats, and boy do we have a treat for you! From now through the end of October, we have rates as low as 1.75% APR on new, used and refinanced auto loans. Plus, you don't have to make your first loan payment for 60 days! If you're refinancing, we might even lower your monthly payment or help you pay off your loan from another lender faster.

Apply for your Heart auto loan at heartcu.org, online or in person at any branch location. You can also call us **318.473.4562**.

APR = Annual Percentage Rate. Must be a member or eligible to join Heart of Louisiana Credit Union. Limited time offer available 10/1/2022 through 10/31/2022. Actual rates and terms will vary based on information obtained from your credit report and are subject to change without notice.

Board Elections

The Nominating Committee nominated the following members to fill two available Board of Director positions for a three-year term:

- Mrs. Mary Jane Close
- Mr. Michael Taylor

At this time, any qualified member seeking nomination must participate through the petition process and will have until December 05, 2022, to secure 171 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

Any nominations by petition will be published in the next quarterly newsletter.

A MESSAGE FROM THE CEO

Fall is here, which means LSU football, cooler weather, and our auto loan campaign. Now through October 31, you can take advantage of rates as low as **1.75% APR** on new, used, and refinanced vehicle loans! Many of you have been anticipating the start of this campaign, and we can't wait to offer members low rates on auto loans.

If you signed up for our Christmas Club account this year, keep an eye out because we will deposit funds into your checking account in October so you can get a head start on your holiday shopping.

If you're interested in setting up a Christmas Club account or taking advantage of our fall auto loan campaign, give us a call! We're standing by, ready to help you and your family meet your financial goals.

Cindy Beauregard

Cindy Beauregard, CEO





Tips For Avoiding Scams

- Scams to steal your money are all around us these days. You can avoid becoming a victim by following some of these tips.
- Never give your passwords, PINs, social security number, account numbers and sensitive information to anyone, especially by phone, text or email. We will never ask you for this information, and neither will other legitimate companies.
- Do NOT click on links in emails or texts unless they originate from a reliable source. Your friends and loved one are not always reliable sources, as they are vulnerable to scams, too. Google the website the company claims to be from and get to their website that way.
- Do not make a donation with your credit card over the phone. Period. Go to the organization's website via Google.
- Monitor your credit report for accounts that are not yours. You can get one free credit report from each of the three major credit bureaus each year at annualcreditreport.com.
- Do not use a gift card from a store to pay for a good or service from someone else.
- When in doubt, please call us or come into a branch, and we'll help you determine if it's a scam.

HOLIDAY CLOSINGS

- Columbus Day** – October 10
- Thanksgiving** – November 24 & 25
- New Year's Day** – January 2, 2023
- Veterans Day** – November 11
- Christmas** – December 26

SAVE THE DATE

2023 ANNUAL MEETING

March 21, 2023

SCHOLARSHIP CONTEST

for more info or to apply online visit heartcu.org/scholarship

OPEN TO HIGH SCHOOL SENIORS THAT ARE MEMBERS OF HEART OF LOUISIANA.

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Heart of Louisiana
CREDIT UNION

318.473.4562
heartcu.org

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