

STRAIGHT FROM THE HEART

HEART OF LOUISIANA CREDIT UNION NEWSLETTER | SPRING 2023

Spring Clean Your Finances

Are you ready to make your finances sparkle? Here are six ways to spring clean your money matters:

1 Sweep out your budget | It's time to shake the dust from your budget! Pare down your spending until your budget's looking trim.

2 Freshen up your W-4 | If you received an especially large refund this year, you may want to adjust the amount you withhold. Use the IRS's tax withholding estimator to help you find the perfect number.

3 Deep clean your accounts | Take a look through your finances and get rid of any accounts you no longer need. A minimalist approach will make it easier to manage your accounts, give your savings a greater chance at growth and help you avoid fees for unused accounts.

4 Toss out your debt | Stuck on the debt cycle? Make this spring the season to break free! First, trim your budget, designating any extra funds for your debts. Next, choose a popular debt-busting approach, such as the avalanche method. Going forward, maximize payments to the first debt on your list, making sure not to neglect minimum payments on the other debts.

5 Dust off your saving habits | Get into the habit of maximizing your savings with tangible financial goals. Make savings an itemized line in your budget so you have funds set aside for this purpose. Finally, automate it by setting up a monthly transfer from your checking account to your savings account.

6 Make your investments sparkle | Check if your allocation strategy is still serving you well, whether you need to adjust your diversification, and if your retirement accounts are on track for your estimated retirement timeline.

Follow our tips to make your finances shine!

A MESSAGE FROM THE CEO

Spring is here and that means new growth!

We are so excited to announce that business owners and entrepreneurs have the opportunity to access commercial equipment loans through the Heart. This April, we are launching a campaign to offer commercial equipment loans to business owners and entrepreneurs hoping to take their business to the next level! Members can take advantage of loans on equipment such as:

- Farm machinery
- Construction equipment
- Packing machines
- Printing presses
- Point of sale systems
- And more



With these loans, businesses can save on upfront costs and invest in the most suitable equipment for their business needs. Learn more by visiting us online at heartcu.org, calling 318-619-1958, or emailing kpiker@heartcu.org.

Additionally, we want to thank everyone who was able to join us for our annual meeting on March 21. We heard reports on the strong financial condition of the credit union and honored our scholarship recipients for 2023.

Have a happy Easter and thank you for being part of the Heart!

Cindy Beauregard
Cindy Beauregard, CEO



Scholarship Winners!

Congratulations to recipients of this year's Heart of Louisiana Scholarship Contest. We awarded a total of \$3,000. All applicants had to create a short video around the theme: "How I plan to be financially successful in the future and how Heart of Louisiana Credit Union is helping me reach that goal."

The recipients of this year's scholarships are:

- Kelly Lohman
- Kinslee Boren
- Maygen Jackson

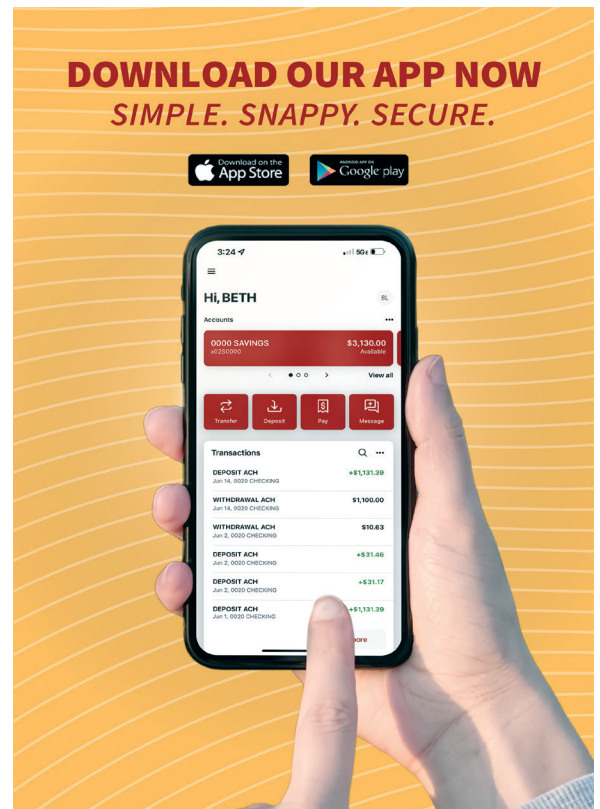
HOLIDAY CLOSINGS

Easter – April 7-8, 2023

Memorial Day – May 29, 2023

Juneteenth – June 19, 2023

Independence Day – July 4, 2023



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