

# STRAIGHT FROM THE HEART

HEART OF LOUISIANA CREDIT UNION NEWSLETTER | SUMMER 2023

## Making the Most of Your Summer Budget

**Summer is a time when many people look forward to relaxing, exploring new places, and creating lasting memories. However, it's also a season that can put a strain on your finances if you're not careful.**

Fortunately, with a little planning and smart decision-making, you can make the most out of your summer budget and enjoy a fulfilling and enjoyable season without breaking the bank. Here are some tips to help you achieve just that.

**Set a Budget:** Determine how much you can comfortably spend on activities, travel, entertainment, and other expenses. Having a budget in place will help you prioritize your spending and avoid overspending.

**Plan Ahead:** Research and compare prices for accommodation, transportation, and activities. Look for early-bird discounts, off-peak deals, and special promotions. By planning ahead, you can secure better rates and save money on your summer adventures.

**Embrace the Outdoors:** Take advantage of free or low-cost activities like hiking, biking, picnicking, or having a beach day. Explore local parks, nature trails, and lakes in your area.

**Look for Free Events:** Check local event listings, community boards, or websites to find out about free or low-cost concerts, festivals, art exhibits, and other cultural activities.

**Take Advantage of Discounts and Coupons:** Look for deals on websites, social media, and local coupon books. Whether it's discounted movie tickets, restaurant coupons, or reduced prices for theme parks, using these discounts can add up to significant savings.

*Continued on back...*

### A MESSAGE FROM THE CEO

**Summer is here, and with its arrival come some exciting updates from our credit union.**

As your CEO, I am thrilled to share the latest happenings and plans for the season.

I want to express my heartfelt appreciation for your continued trust and support. Our credit union thrives because of you, our valued members. Together, we have built a community centered around shared values and financial well-being.

Our Business Lending equipment campaign has just come to a close, but Heart of Louisiana is always here for your business banking needs. Open your business checking and savings account today or contact our Business Lending Officer, Kevin, to see how Heart of Louisiana can help your business grow!

I'm delighted to announce that our members can take advantage of our Explore More for Less Campaign for a limited time this summer. Members who finance a recreational vehicle (boat, trailer, RV, etc.) through Heart of Louisiana will receive a free gas card with their approved loan. If you're interested in learning more, give us a call at 318-619-1900 or visit us online at [www.heartcu.org](http://www.heartcu.org).

In the spirit of summer, we want to make these sunny months as simple and hassle-free as possible. Our digital banking platform offers a seamless and secure experience, making managing your accounts easier than ever. We continue to provide competitive loan rates to support your financial needs.

We would love to help you make this summer one your family will remember!

Until next time, stay cool!

*Cindy Beauregard*  
Cindy Beauregard, CEO





*Making the Most of Your Summer Budget continued...*

**Opt for Budget-Friendly Travel:** Consider affordable accommodation options such as hostels, vacation rentals, or camping sites. Travel during weekdays or seasons when prices tend to be lower.

**Cook at Home:** Embrace cooking at home and take advantage of fresh produce and ingredients available during the season. Have a BBQ party in your backyard, organize a potluck with friends, or try out new summer recipes.

**Limit Impulse Buying:** Make a shopping list and stick to it. Consider whether you really need an item or if it's just a fleeting desire. Practicing mindful spending will help you make wiser financial decisions.

**Stay Hydrated and Be Sun-Smart:** Staying hydrated can help prevent heat-related illnesses and avoid costly medical bills. Protect yourself from the sun by wearing sunscreen, hats, and sunglasses.

**Embrace Frugal Entertainment:** Seek out low-cost or free entertainment options. Borrow books from the library, have a movie night at home, explore local parks and beaches, or participate in community events.

By implementing these tips, you can make the most out of your summer budget. Remember, it's not about how much money you spend, but about creating meaningful experiences and enjoying the season to the fullest without financial stress.



## Meet Kevin Piker

Introducing Kevin Piker, our Extraordinary Business Lending Officer! Kevin is our go-to expert in helping businesses thrive. Armed with extensive knowledge, Kevin is here to guide you through the financing options available to Heart of Louisiana members. Reach out to him directly for all your business lending inquiries. Together, let's fuel growth, build success, and take your business to the next level!

**Kevin Piker, Business Lending Officer**  
kpiker@heartcu.org | 318-715-9180

## HOLIDAY CLOSINGS

- Juneteenth** – June 19, 2023
- Independence Day** – July 4, 2023
- Labor Day** – September 4, 2023

**Make Saving a Win/Win**

SAVE YOUR MONEY AT HEART AND YOU COULD WIN UP TO \$5,000!

[LEARN MORE](#)

**BEWARE OF SCAMMERS**

Heart of Louisiana employees will never ask for personal or account information over the phone. If you receive a call from someone claiming to be from Heart of Louisiana, hang up immediately. Never give sensitive information to anyone, especially by phone, text or email.

**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