

STRAIGHT FROM THE HEART

HEART OF LOUISIANA CREDIT UNION NEWSLETTER | WINTER 2024

A FRESH START:

Navigating New Year Financial Resolutions

As the calendar flips to a new year, it's the perfect time to reflect on our financial goals and set the stage for a prosperous future. New Year's resolutions aren't just about hitting the gym or learning a new skill; they're also an opportunity to give our financial well-being a boost. Here are some financial resolutions to consider as you step into the year ahead.

1. Budgeting Brilliance: Make 2024 the year you take control of your finances. Create a realistic budget that aligns with your lifestyle, accounting for essentials, savings, and a bit of discretionary spending, if possible. Embrace budgeting apps or tools to make the process more manageable and insightful. Do your best to get your family on-board and excited about your financial future!

2. Debt-Free Journey: Tackling debt can be a game-changer. Whether it's credit cards, loans, or student debt, formulate a plan to reduce outstanding balances. Consider consolidation strategies or refinancing options to make your debt more manageable.

3. Emergency Fund Essentials: Establish or fortify your emergency fund. Life is unpredictable, and having a financial safety net can provide peace of mind during unexpected challenges. Aim for at least three to six months' worth of living expenses saved up.

4. Investment Initiatives: Explore investment opportunities that align with your financial goals and risk tolerance. Whether it's contributing to a retirement fund, exploring stocks, or diversifying with real estate, taking steps toward growing your wealth is a key resolution.

5. Financial Education Endeavors: Commit to expanding your financial knowledge. Attend workshops, read books, or follow reputable financial content creators to stay informed about market trends, investment strategies, and personal finance tips.

6. Regular Financial Check-ins: Schedule regular financial check-ins throughout the year. Review your progress, adjust goals if necessary, and celebrate milestones. Consistent monitoring ensures you stay on track and motivated.

As we welcome the new year, let's embrace these resolutions as stepping stones toward financial success. Small, intentional changes can lead to significant transformations over time. Here's to a year of financial empowerment and achieving the money-related milestones that matter most to you. Cheers to 2024!

A MESSAGE FROM THE CEO

Happy New Year! 🎉 As we reflect on the past year, we have to say thank you for being the heartbeat of our credit union family. We hope that you had a wonderful holiday season full of joy and laughter!

Considering potential financial resolutions? Let's embark on these goals together! Heart of Louisiana offers valuable tools and resources to assist you in mastering your financial endeavors.

Whether it involves refinancing a loan from another institution to optimize savings or opening a Christmas Club account for a more stress-free holiday season next year, we are here to support you.

Let's make 2024 a year marked by financial triumphs! Stay tuned for exciting updates and offerings headed your way. Thank you for being part of the Heart!

Warmest wishes,

Cindy Beauregard

Cindy Beauregard, CEO





YOUR CHANCE FOR A BRIGHT FUTURE: ENTER OUR ANNUAL SCHOLARSHIP CONTEST NOW!

Education is important, but it's also expensive! We'd like to help cushion that for you a little bit with our Heart of Louisiana Scholarship Contest. The deadline to apply is January 31, 2024.

Here's how it works:

1. Download and complete our Scholarship Application found at heartcu.org/scholarship.
2. Create a short video exploring 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."*
3. Submit your completed application, supporting documents and link to your video.
4. Sit back and relax! Our panel will review your submission, and we'll be in touch soon.

Will you be one of this year's winners?

SCHOLARSHIP CONTEST

FOR MORE INFO OR TO APPLY, GO TO HEARTCU.ORG/SCHOLARSHIP

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

MAKE NEXT CHRISTMAS *even merrier*

OPEN A CHRISTMAS CLUB ACCOUNT TODAY!

SAVE THE DATE: ANNUAL MEETING MARCH 19, 2024

HOLIDAY CLOSINGS

JANUARY 1 New Year's Day	JANUARY 15 Martin Luther King Day	FEBRUARY 19 President's Day	MARCH 29 Good Friday	MARCH 30 Saturday After Good Friday
---------------------------------------	--	--	-----------------------------------	--



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