

STRAIGHT FROM THE HEART

HEART OF LOUISIANA CREDIT UNION NEWSLETTER | SUMMER 2024

Protect Your Finances: Be on the Lookout for Scams and Fraud

In today's digital age, financial scams and fraud are increasingly sophisticated and widespread. Protecting your finances requires vigilance and awareness. Here are essential tips to help you recognize and prevent scams, ensuring your hard-earned money remains safe.

1. Recognize Common Scams

Scammers often use familiar tactics to trick individuals. Be aware of these common scams:

- Phishing Emails: Fraudsters send emails that appear to be from legitimate organizations, asking for personal or financial information.
- Phone Scams: Scammers pose as bank representatives or government officials, requesting sensitive information or payments.
- Online Shopping Scams: Fake websites or sellers offer deals that are too good to be true, taking your money without delivering the goods.

2. Protect Your Personal Information

Your personal information is valuable. Protect it by:

- Using Strong Passwords: Create complex passwords for your online accounts and change them regularly. Avoid using easily guessable information.
- Enabling Two-Factor Authentication: Add an extra layer of security by requiring a second form of verification to access your accounts.
- Being Cautious with Sharing Information: Do not share personal details like your Social Security number, account numbers, or passwords over the phone, email, or text message unless you are sure of the recipient's identity.

3. Verify Requests for Information

If you receive an unexpected request for personal or financial information:

- Contact the Source Directly: Use official contact information to verify the request. Do not use contact details provided in the suspicious message.
- Look for Red Flags: Be wary of urgent requests, threats, or offers that seem too good to be true. Scammers often create a sense of urgency to prompt hasty decisions.

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A MESSAGE FROM THE CEO

Summer is a time of growth, relaxation, and new adventures, and we are here to support you every step of the way. Whether you're gearing up for a family vacation, tackling a home renovation, or just soaking up the sunny days, Heart of Louisiana is here to help you reach your financial goals.

We know how important it is to keep up with the latest financial tech while keeping your info safe. Our digital banking tools let you manage your money anytime, anywhere, and keep an eye out for fraud and scams. I highly recommend checking out our mobile app and online services to make your financial life simpler and more secure.

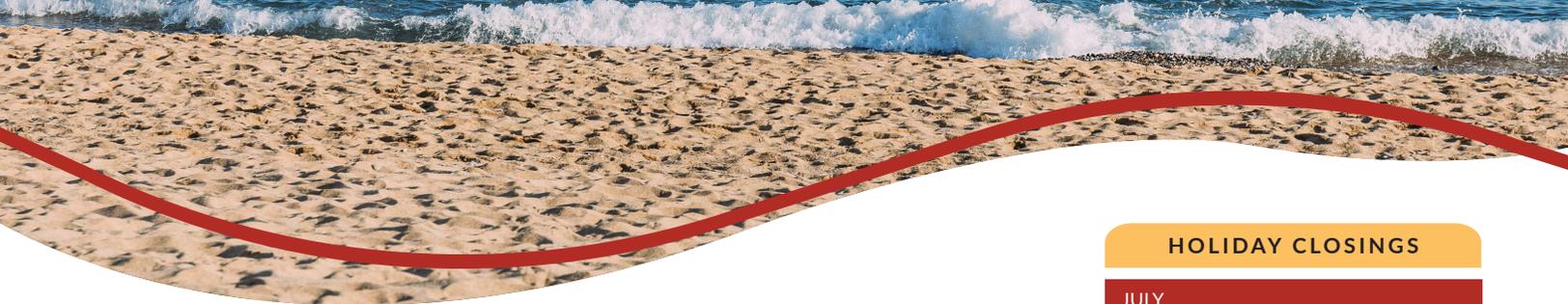
In this newsletter, you'll find tips on protecting yourself from financial scams and fraud. Staying informed is key, and we're dedicated to giving you the knowledge and tools to keep your finances safe.

As we enjoy the summer sunshine, we're also looking ahead with optimism. We're committed to enhancing our services to serve you better. Your trust and loyalty inspire us to keep aiming for excellence.

Wishing you a joyful and prosperous summer,

Cindy Beauregard
Cindy Beauregard, CEO





Protect Your Finances continued from front...

4. Monitor Your Accounts Regularly

Regular monitoring of your financial accounts can help you detect fraud early:

- Review Statements: Check your bank and credit card statements monthly for unauthorized transactions.
- Check Your Credit Report: Obtain your free credit report annually from each of the three major credit bureaus (Equifax, Experian, and TransUnion) to ensure no fraudulent accounts have been opened in your name.

5. Be Cautious Online

Online security is crucial in protecting against fraud:

- Use Secure Websites: Ensure websites are secure before entering payment information. Look for "https" in the URL and a padlock icon.
- Avoid Public Wi-Fi for Transactions: Public Wi-Fi networks can be less secure. It's best to wait until you are on a secure, private network.
- Be Wary of Unsolicited Offers: Be cautious of unsolicited emails or messages offering products or services. Research the company or individual before engaging.

6. Educate Yourself and Stay Informed

Knowledge is your best defense against fraud:

- Stay Updated on Scams: Regularly read about new scams and fraud tactics. Websites like the Federal Trade Commission (FTC) provide valuable resources.
- Attend Workshops or Webinars: Participate in financial literacy programs with reputable organizations to stay informed about protecting your finances.

7. Report Suspicious Activity

If you suspect you have encountered a scam or fraudulent activity:

- Contact Your Financial Institution: Notify your bank or credit union immediately to take appropriate action, such as freezing your account or disputing charges.
- Report to Authorities: File a report with the FTC, your local consumer protection office, or the Internet Crime Complaint Center (IC3) to help combat and track fraudulent activities.

By staying vigilant and informed, you can protect yourself from financial scams and fraud. Remember, your credit union is here to help. If you have any concerns or need assistance, do not hesitate to reach out to us.

Stay safe and secure!

HOLIDAY CLOSINGS

JULY
4 INDEPENDENCE DAY

SEP
2 LABOR DAY

We would love to hear your feedback



Is there anything you would like us to know about our products or services? Please scan the QR code to submit your comments!

SCAN HERE



318.473.4562
heartcu.org



Edgewood (Pineville)
303 Edgewood Dr
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 Blvd
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 St
Monday - Thursday
9:00 AM to 4:00 PM
Friday
9:00 AM to 5:30 PM
Saturday
Closed

Avoyelles (Marksville)
348 Center St
Monday - Thursday
9:00 AM to 4:00 PM
Friday
Closed
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

