

Straight from the Heart

Fall 2009 | A publication of Heart of Louisiana FCU

HOLCU As Low As Loan Rates

*New Auto: 4.49% APR**

*Used Auto: 4.49% APR**

*Visa Card 7.9% APR**

Personal 9.75 % APR
Loan:*

*See bottom of this page for more
information on our rates*

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2010 Director Elections and Annual Membership Meeting

The Annual Membership Meeting will be held in March 2010. The date and location of the Annual Meeting will be announced at a later time .

The following members of the board of Directors are up for re-election:

Wayne Staton, Staton Consulting & Inspection Services

Nellanne Davis, Nellanne's Hallmark, Owner

No further nominations were received for consideration. At this time, any qualified member seeking nomination must participate through the petition process and will have until December 18, 2009 to secure 105 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
P.O. Box 4030
Pineville, LA 71361

Nominations by petition will be published in the next quarterly newsletter. Petition forms may be obtained through the credit union.

Heart of Louisiana Credit Union is "Your" credit union and your attendance and participation is encouraged. Stay informed about the benefits your credit union provides as well as learning about the many ways Heart of Louisiana Credit Union has been working to improve services. We hope to see you there.

* APR= Annual Percentage Rate. For a complete list of loan and deposit rates, go to www.heartcu.org. Rates and terms are subject to change without prior notice. All Loans subject to credit approval. Actual rate offered is determined by the applicant's individual credit profile.



Verification of Accounts

We are undergoing a routine verification of accounts. Please report any discrepancies in your statement of accounts directly to our auditors:

Griffin & Company, LLC, CPA
1433 W. Causeway Approach
Mandeville, LA 70471



Christmas Club Time!!

Your Christmas Club funds will be distributed to your primary share account in the month of October! Remember that you will not receive a paper check for your Christmas Club; instead we will deposit it directly into your primary share account unless otherwise requested. Your Christmas Club account will be brought to a zero balance on the processing date.

Movers & Shakers!

The Heart of Louisiana Federal Credit Union wants to welcome the newest members of our team and to congratulate several employees on their promotions:

Shannon Herron - Teller, new hire

Emelda Rhodes - Teller, new hire

Annette Dickens - Teller, new hire

Pam Bishop - Teller, new hire

Kirsten Scott - Teller, new hire

Madeleine Rudd - Former Accounting Specialist I to Accounting Specialist II

Lynn Sefcik - Former Teller to Member Service

Karen Signorelli - Former Teller to Member Service

Congratulations!

Patriot Act

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT — To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

ENTER TO WIN

LIFE TIME HUNTING AND FISHING LICENSE
This Is To Certify That:

Makes affidavit that he or she, is a member of Heart of Louisiana Credit Union and is in good standing. Member has completed a loan for a Boat, Trailer or Recreational Vehicle in order to qualify for a drawing to win a lifetime hunting and fishing license. Loan must be for at least \$3,000.

BEGIN YOUR OUTDOOR ADVENTURE TODAY

Subscribed and sworn to, this the _____ day of _____ 2009

NCUA Compliments of Heart of Louisiana Credit Union Heart of Louisiana CREDIT UNION

RATES AS LOW AS 4.74%*

CALL 1-800-264-4562 FOR MORE INFORMATION

***AS LOW AS APR 36 MONTH NEW OR USED BTRV LOAN. MEMBERSHIP IS REQUIRED. CURRENT HOLCU LOANS ARE NOT ELIGIBLE. OFFER EXPIRES 10/31/2009.**

BEGIN YOUR OUTDOOR ADVENTURE TODAY

Buy a new or used Boat, Trailer, RV or Motorcycle over \$3,000 during the month of October and you will automatically get entered into a drawing for a Lifetime Hunting and Fishing License. Offer expires October 31, 2009.

Free Credit Seminar



On October 20th, from 5:30pm to 6:30pm, we will be offering a FREE credit seminar that is open to the public in the lobby of the Edgewood Branch lobby in Pineville. The seminar will be given by a representative from Experian and will focus on credit scores, understanding them and how to improve them. Snacks and door prizes will be available. Please call 318-619-1902 for more information.

Hours of Operation
M-Th: 9am- 4 pm
Fri: 9am- 5:30pm
Sat: 9am-1pm
drive-thru

We're on the Web!

See us at:

www.heartcu.org

For lost/stolen
credit cards, call
800-453-4270

For lost/stolen
check cards call
800-543-5073

Who can join HOLCU?

Anyone that lives,
works, worships,
attends school in the
Central 10 parishes of
Louisiana or is an
employee of one of
our Business Partner
groups

COME ONE, COME ALL TO...

Heart of Louisiana Credit Union
Carnival

Step right up to the best show in town.

There'll be games, prizes, inflatable slide,
face painting, children's art station,
live on-air broadcast and food!

October 17th at our Coliseum Blvd Branch
from 10am -2pm

Call 619-1902 for directions or questions

WANTED

Member Testimonials

\$50 Reward

The best testimonial will
receive \$50 as long as the
member agrees to allow us to
publish their story along with
their name. There could be
more than one winner.

Send to Michelle Toms

PO Box 4030

Pineville, LA 71361

or mtoms@heartcu.org