

## Tips for Saving Fuel

With the end of May approaching, families are going into vacation mode. But with gas prices hitting record highs and high air-fares, the traditional family vacation has become a source of dread. Here are some tips to cut the cost and still embark on your destination with your sanity intact.

Use your cruise control when appropriate. When driving over relatively even terrain, cruise control can prevent unnecessary speed changes which waste gas. With that in mind, most vehicles are most efficient cruising at their top gear at a relatively low speed. You can use 20% less fuel driving at 55 mph than at 70 mph.

Try to pack light since extra weight cuts fuel economy. According to the Environmental Protection Agency, every extra 100 pounds cuts your fuel economy by about 2 percent. And try not to pack more than you can fit in your vehicle. Using those roof-top racks cut your fuel economy by about 21%, according to tests.

For your safety, you should give your car a good check up before setting off. Make sure the tire pressures is set correctly, your air filters are clear, you fluids are fresh and the engine is running well.

If you keep these tips in mind, you might still be able to take that summer trip without blowing the kid's college fund.

## Holiday Closing



Monday, May 26, 2008

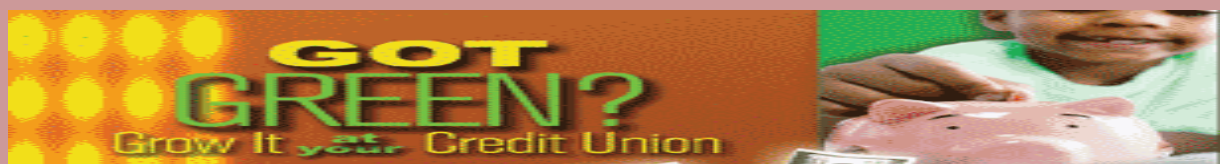
In observance of Memorial Day

## Member Tip:

We're all used to finding pre-approved credit card offers with personal information in the mail, but did you know the catalogs and magazines you receive often contain them as well. Thieves can use the information from the mailing label to apply for credit in your name.

Cut out the address labels before recycling or donating the magazines and shred the labels in a cross-cut machine. Protect yourself by enrolling in LifeLock. And you can enroll at a discounted price just because you are a member of the credit union.

For more details visit [www.hcuworld.com](http://www.hcuworld.com) and visit our Identity Protection Page.



AND THE WINNERS ARE....



Jessica Chavez



Brennan Meyer

Thank you to all the youths who made a deposit into their savings account. We look forward to your participation for next year's youth week.



100 ASMA BLVD., SUITE 120  
LAFAYETTE, LA 70508

910 SAMPSON ST., SUITE B  
WESTLAKE, LA 70669

Phone: 866-269-9880

Fax: 337-269-7022

E-mail: [heritagecreditunion@hcuworld.com](mailto:heritagecreditunion@hcuworld.com)



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\*Subject to Credit Approval. Certain Restrictions Apply. Offer cannot be combined with any other offer or rebate. Not valid on existing loans. Offer good thru 06-30-08 or while supplies last. The Annual Percentage Rate of 5.9% is based upon certain credit criteria. Your actual APR may vary. Loan example: A \$10,000 loan at 5.99% APR for a term of 60 months, means your monthly payments will be \$192.86. This offer is subject to normal credit criteria and credit qualifications. Rates and terms of this offer are subject to change without notice. Special rates not valid with any other promotions.

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\*Void where prohibited. Promotion period starts 01/01/08 and ends 03/31/08. Visit [shazam.net/rules\\_freedomtofuel.html](http://shazam.net/rules_freedomtofuel.html) for official rules and complete contest details.



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