



January
2010

A HERITAGE
CREDIT UNION
PUBLICATION

Credit Lines

CONTACT INFORMATION

LAFAYETTE

100 Asma Blvd., Ste 120
Lafayette, LA 70508

Mailing Address
P.O. Box 80213
Lafayette, LA 70598

Lobby

Monday - Friday
8:30 a.m. - 4:30 p.m.

Contact Numbers

(337) 269-9880 Phone
(337) 269-7022 Fax
(866) 269-9880 Toll Free

WESTLAKE

910 Sampson St., Ste B
Westlake, LA 70669

Mailing Address
P.O. Box 803
Westlake, LA 70669

Lobby

Monday - Friday
8:30 a.m. - 4:30 p.m.
Closed 12:30 p.m. - 1:30 p.m.

Contact Numbers

(337) 312-0968 Phone
(337) 312-0970 Fax

WEBSITE

www.hcuworld.com

CLOSING

President's Day

Monday, February 15, 2010



this issue

FHF & Help Loan **P.1**

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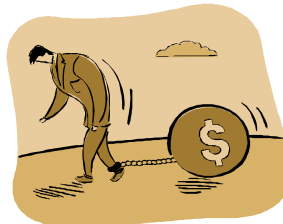
Go Green **P.4**

WELCOME FAMILIES HELPING FAMILIES

We would like to welcome our newest SEG, **Families Helping Families of Acadiana**. FHF of Acadiana is a non-profit, family directed resource center. Its mission is to assist, and thereby strengthen, individuals with disabilities and their families through the provision of resources, referrals, peer-to-peer and related sources. All employees of Families Helping Families and their immediate family members are now eligible for credit union services. We look forward to serving all of your financial needs.

HELP LOAN

Escape from PayDay Lenders with a HELP LOAN



Borrow up to **\$250**

At **18% APR***

*Subject to credit approval and underwriting criteria. Certain restrictions apply. The Annual Percentage Rate (APR) is based upon certain credit criteria. Your actual APR may vary. Amount of loan is subject to eligibility and qualification. Heritage Credit Union will make all determinations of eligibility and qualifications for this loan offer. Rates and terms of this offer are subject to change without notice. Payroll deduction required. Loan must be paid in full with three (3) consecutive payments regardless of payroll schedule. Limit two (2) Help Loans per calendar year. Borrower cannot qualify for second Help Loan within sixty (60) days of paying off first Help Loan.



ANNUAL MEETING NOTIFICATION

Join Us For the
"Flashback to the '40's"
 Annual Meeting!

The Annual Membership Meeting of Heritage CREDIT UNION
 will be held on
Saturday, March 06, 2010 at River Oaks Event Center located at 520 E.
 Kaliste Saloom Road Lafayette, LA

Brunch will be served 9:00 - 10:30 am Ticket: \$5.00
Please contact the credit union at 866-269-9880 to purchase a ticket.
Business meeting from 10:45am - 12:00 Noon.

Lots of door prizes - Must be present to win! Hope to see you there.



HELP HCU SAVE MONEY

We need your help to combat the rising cost of postage. Please notify us immediately of any address changes so we can update our files. **EFFECTIVE NOW:** All accounts will be debited \$1.50 for each mail piece returned to the credit union. This will cover cost of handling and additional postage to forward the mail to your new address.

CHANGE OF ADDRESS FORM

Please provide the following information to update your account

Name _____

Old Address _____

New Address _____

Email Address _____

Phone: _____ Cell Phone: _____

Work Phone: _____ Additional Phone: _____

Signature _____ Date _____

STAY ON TRACK: START SAVING REGULARLY

For many people, setting aside funds is never easy. So when times are tough, it may seem almost impossible to save. But instead of adding to your credit card debt for the things you want or need, try saving for them instead. Here are three tips to get you started:



1. Use payroll deduction or automatic transfer to set aside money every month. It's true: What you don't see, you won't miss. You may be surprised how quickly even small amounts add up.
2. Save your change. Empty your pockets every day into a small jar or basket. Once it's full, deposit it into your account.
3. Give up an expensive habit, like smoking cigarettes or drinking lattes. Earmark the money saved for a special treat, such as a vacation trip or a new wardrobe; save your funds in a special account at the credit union until you've reached your goal. Then start again for something new.

Call Heritage Credit Union at 866-269-9880

And begin your journey to savings today!

Financial Education Info

Online Purchases

Debit cards have made retail purchases easier and quicker but don't risk using them when shopping online. The laws regulating debit card transactions allow for greater consumer liability if you don't notify the issuer of a fraudulent transaction right away. In addition, debit card transactions are deducted immediately from your account. If the charges are unauthorized or incorrect you're still out the money until you work it out with the merchant.

Source: Credit Union National Association, Center for Personal Finance

Tax Audit

If you're trying to side-step a tax audit or one is in your future, consider these tips:

- Make your return tidy - a messy return is likely to contain errors and is a red flag to the IRS
- Report all income, including cash - the IRS is tuned into workers who receive much of their income in cash such as waiters and barbers
- Keep receipts and detailed records when it comes to deduction for self-employed expenses

Source: CNNMoney.com and

MSNMoney.com

PRODUCT SPOTLIGHT: Money Market Accounts



Average Daily Balance	APR*	APY*
\$2,500.00 - \$25,000.00	0.50%	0.50%
\$25,000.01 - \$50,000.00	0.75%	0.75%
\$50,000.01 - \$100,000.00	1.00%	1.01%



- Min. balance to open \$2,500.00
- If Avg. Daily Balance falls below \$2,500.00, no interest is paid, and a \$6.00 monthly service charge will be assessed
- No minimum withdrawal amount
- Limited to 6 withdrawals per month, 3 of which may be by cash, check, or ATM card
- Easily accessible by cash, checks, ATM/Debit Card, or ACH transactions

*(APR) Annual Percentage Rate (APY) Annual Percentage Yield Rates are variable and may adjust. Rates are effective December 15, 2009 and are subject to change without notice at any time. Fees could reduce earnings on account. Dividends are paid monthly.



The Lafayette Chapter of Credit Unions is sponsoring a \$2,000 college scholarship to graduating high school seniors and currently enrolled undergraduate college or technical school students.

The scholarship will be awarded to one student who is a member in good standing. Applications will be accepted until **January 31, 2010**. Apply today!



Use Your Debit Card and GO GREEN!

Go green by rethinking how you pay! Every time you use your debit card to make purchases between January 1 and March 31, 2010, you will be automatically entered for a chance to win an Amazon® Kindle DX wireless reading device (total value \$500)! One first place winner will receive a \$300 garden gift card, and each month of the promotion, six lucky winners will receive a Brita® water pitcher and filters (total value \$50). No purchase is necessary to enter or win. A purchase will not increase your chances of winning. Visit www.shazam.net/rules_gogreen.html for official rules and complete contest details.

Credit Lines January 2010

Regular Shares

Balance \$100.00 - \$49,999.99.....0.50%APY*
Balance \$50,000 and greater.....0.75%APY*

Term Share Certificates

12 mos. 1.55%(1.56%APY**)
24 mos. 1.98%(2.00%APY**)
36 mos. 2.23%(2.25%APY**)
60 mos. 2.91%(2.95%APY**)

Christmas & Vacation Clubs

0.50%APY***

Share Draft Checking

Rewards.....0.50%APY****
Prestige..... 0.25%APY****
Medallion.....0.15%APY****
Silver.....0.15%APY****

*Annual Percentage Yield quoted as declared by the Board of Directors and are subject to change. Minimum average daily balance of \$100.00 required to earn stated APY for Share Savings.

**Annual Percentage Yield quoted as declared by the Board of Directors and are fixed at the time of purchase. Dividends are posted and compounded according to the term of the certificate agreement. Fees may reduce earnings on account. Rates, terms and availability are subject to change at any time.

***Annual Percentage Yield quoted as declared by the Board of Directors and are subject to change. Minimum average daily balance of \$25.00 or more required to earn stated APY for Club Accounts.

New Autos

36-72 mos. 5.75%APR¹

Used Autos

(2005 & Newer)
36-72 mos. 6.75%APR¹

Visa Credit Cards

Platinum 8.90%APR²
Classic 11.90%APR²

Real Estate Loans & Home Equity

To get the most current and competitive rates that we have to offer, contact Jeff our Loan Manager at (866) 269-9880.

*****Rewards** Checking accounts earn interest on an average daily balanced maintained at \$1,000.00 and above. If avg. daily balance drops below \$200.00 during the cycle, \$6.00 monthly fee is applied.

Prestige Checking accounts earn interest on an average daily balanced maintained at \$500.00 and above. If avg. daily balance drips below \$500.00 during the cycle, \$6.00 monthly fee is applied.

Medallion/Silver Checking accounts earn interest on an avg. daily balanced maintained at \$100.00 and above. If the avg. daily balance drops below \$100.00 during the cycle, \$6.00 monthly fee is applied.

On all interest bearing checking accounts, maintenance fees, activity fees, or NSF fees can reduce earnings on accounts.

1 Loans are available to available to creditworthy members for as low as the Annual Percentage Rates quoted. The APR on you loan may vary, based upon an evaluation of your credit worthiness. Rates are subject to change.

2 Annual Percentage Rate applies for purchases, balance transfers, and cash advances. No annual fees, no minimum finance charge, and no transaction fees for purchases.

SAVINGS AND LOAN RATES

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Loan products are available to qualified, creditworthy members. Actual Annual Percentage Rate based on approved credit. Rates are subject to change.

