

SUMMER 2017

# LESSON PLANS

LAFAYETTE SCHOOLS CREDIT UNION

## HELP US CELEBRATE OUR 63RD ANNIVERSARY

Lafayette Schools Credit Union is turning 63 and we want to thank you for your support! Enjoy the celebration July 17-21, 2017 with giveaways on our Facebook page, birthday gifts for new accounts and services, ice cream socials, and a community donation drive.

### FACEBOOK GIVEAWAY:

Like us on Facebook to find out how to enter our anniversary giveaway. We will be giving away \$63 each day July 17-21!

### RECEIVE A BIRTHDAY GIFT:

July 17-21 only! New members will receive a gift when opening accounts as well as existing members that access new products or services during our celebration week.\*

### ICE CREAM SOCIALS:

Join us for a free scoop of ice cream to help us celebrate our birthday! Come by one of our branches to get a scoop during the

designated times while supplies last. Visit [www.lsfcu.net/anniversary](http://www.lsfcu.net/anniversary) for more details.

### SCHOOL SUPPLY DONATION DRIVE:

July 17- August 4: Support our local school children as we partner with United Way of Acadiana and Iberia. Bins will be available at all branches for members to donate school supplies. Most needed items are backpacks (clear or mesh), marble journals, loose leaf paper and spiral notebooks. You can also support the project by buying a \$2 logo card to be put on display inside branches. All funds will be given to local United Way chapters to support the school supply drive.

Visit [www.lsfcu.net/anniversary](http://www.lsfcu.net/anniversary) for additional information and a full list of suggested needed items.

\* Birthday gifts apply to new accounts or services July 17-21, 2017. Quantities are limited. 1 gift per member please.



## INTRODUCING TEACHER GRANTS BEGINNING THIS SEPTEMBER

At Lafayette Schools Credit Union we love teachers! We know that great teachers are always looking for ways to expand their instruction and engage their students--but it can be expensive. That's why we are very excited to introduce our newest offering, *Teacher Classroom Grants*. Every month starting this September through May, we will be awarding five \$250 grants to teaching staff in Acadia, Iberia, Lafayette, St. Martin and Vermilion Parishes. The award will assist teachers with classroom needs during the school year and may be used for classroom materials, positive

behavior incentive rewards, classroom makeovers or other related items that will impact student success.



### How to Apply

Visit [www.lsfcu.net/teachergrants](http://www.lsfcu.net/teachergrants) to apply. Eligible applicants may either complete and submit the form on the website or print and mail to 515 Guilbeau Road, Lafayette, LA 70506. Applications are due by the last business day of each month and award winners will be announced by the 5th business day of the following month on our website and Facebook page.

INSIDE THIS EDITION: YOUTH WEEK HIGHLIGHTS | SKIP-A-PAY | KEEP YOUR PASSWORDS SAFE | BACK TO SCHOOL LOAN

## PAY FOR COLLEGE RESPONSIBLY

When you're planning for college, the first question is often which school to choose. But just as important is the question of how you'll pay for it. That's why we've partnered with Sallie Mae® to bring you their 1-2-3 approach to paying for college. These three steps can help you make more informed, responsible financial decisions for a big investment in your future.

1. Start with money you won't have to repay. Supplement your college savings and income by maximizing scholarships, grants, and work-study.
2. Explore federal loan options.
3. Fill any gaps with responsible private student loans.

If after considering your savings, scholarships, and grants, you still come up short, a private student loan can help to fill the gap. Lafayette Schools Credit Union has partnered with Sallie Mae to offer our members the Smart Option Student Loan. To encourage responsible borrowing, Smart Option Student Loans must be certified by the school's financial aid office to help ensure students borrow no more than their cost of attendance less other financial aid received. With competitive variable and fixed interest rates, choice of repayment options, and no origination fees or prepayment penalties, the Smart Option Student Loan is a responsible way to fund your education. For more information or to apply, visit [www.salliemae.com/smartoption/lscu](http://www.salliemae.com/smartoption/lscu).

## THANK YOU FOR CHOOSING US "BEST OF"

Thank you for taking the time to nominate and vote for Lafayette Schools Credit Union for The Times of Acadiana "Best Of" lists.

### "Best Banking Service"

We were nominated and voted a top five finalist in the Best Banking Category. We were also the only credit union to make the finals. This is the fourth year in a row that we've been nominated. We are proud to serve you and appreciate your vote of confidence!



### FREE SHRED DAY!

Once again we will be offering a free shred day at all branches this fall.

Stay tuned for the date announcement.

### BACK TO SCHOOL SHOPPING SPREE

Like our Facebook page to find out how teachers can enter to win 1 of 10 \$250 shopping sprees for their classroom!

## KEEP YOUR PASSWORDS SAFE WITH FIVE SIMPLE RULES

Passwords protect you privacy; Unfortunately, they can also be cracked. Being smart about your passwords is one of the best ways to protect your data, sensitive information and yourself from potential fraud.

### Keep your passwords private

Never share your passwords – not even with your closest friends. Even if the people you trust don't deliberately misuse your passwords, they might write them some place that's not safe, or accidentally reveal them.

### Use different passwords everywhere

Just like you don't use a single key to open your car, house and safe deposit box, you shouldn't use the same password for different accounts. If your email password gets cracked, and you've used the same password for your online banking account and credit card, then you'll have a very big problem on your hands.

### The longer, the better

Long passwords are better than short ones. Passwords that contain a variety of lower-case letters, upper-case letters, symbols and numbers are best. Passphrases (passwords based on a unique phrase known only to you) are ideal.

### Be unique

The world's most popular passwords include "qwerty," "12345678" and "password." Avoid these passwords, and others like them, at all costs. Passwords based on keyboard patterns, numerical sequences or dictionary words are weak and easy to crack.

### Don't enter passwords on public computers

Public computers may be infected with malware that copies passwords or logs keystrokes. If you're in public, surf the Internet using your own device and use an app that safeguards you on public Wi-Fi.



## SKIP A PAYMENT ON YOUR LOAN THIS SUMMER

Get extra cash for your summer vacation, home projects, and other needs when you skip a payment on your vehicle or personal loan.<sup>1</sup> Request forms are available at all branch locations now.

- If you have more than one loan, you can skip a payment on each loan (excludes lease-like loans, freedom loans, real estate loans and credit cards)<sup>1</sup>
- Choose June, July or August to skip your payment
- Requires a \$29 processing fee per loan payment skipped

<sup>1</sup>Final loan payment will be extended by one month. You must resume making your regular payments the month following your skipped payment. Interest will continue to accumulate on your loan during the month you skip your payment. Loans covered by default protection are not eligible for Skip-A-Payment. Excludes lease-like loans, freedom loans, mortgages, home equity, and Visa credit cards. If you have chosen GAP coverage on your auto loan and choose to take advantage of the Skip-A-Payment promotion, your coverage may be affected. Only one Skip-A-Payment is allowed per year per loan. If your payment is made through payroll deduction, it will be deposited into your regular savings account. All loans and deposit accounts must be current to qualify.

## YOUTH SAVINGS WEEK HIGHLIGHTS

Young members were invited to celebrate Youth Savings Week at our branches in April. This year's theme was "Give a Hoot about Saving" and we encouraged our youth to save their money. They enjoyed opening their savings account, summer crafts, photos and rewards for saving. Congratulations to our coloring contest winners!

### Coloring Contest Winners:

#### Ages 0-3:

1st-Taliah W.

#### Ages 4-6:

1st- Kaden M.

2nd-Cameron P.

3rd-Addison R.

#### Ages 7-9:

1st-Kate P.

2nd-Sophie V.

3rd-Ava G.

#### Ages 10-12:

1st- Madison G.

2nd-Collin S.

3rd-Kevin J.



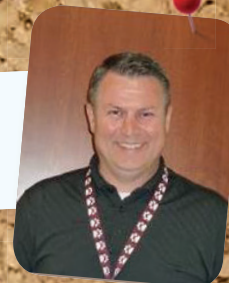
### Special Olympics

Staff volunteered at the Acadiana Area youth Track & Field Meet held at UL.

**Financial Peace University** Congratulations to Classes #27 & #28 who graduated from their 9 week course and are on their way to financial success!



**Tor Russell** joins the Credit Union as Vice President of Lending.



**Angelica Landor** joins the Lafayette Branch as a Teller.



**Kimberly Broussard** joins the Carencro Branch as a Teller.



# LET US HELP YOU SEND YOUR KIDS BACK TO SCHOOL

Kids will be heading back to school before you know it! Visit Lafayette Schools Credit Union for your financial needs. A personal loan would be perfect for helping to purchase:

- Clothes
- Backpacks & Supplies
- Laptops
- Dorm room needs
- And any other items that will help the student(s) in your life start the year off right!

Our VISA credit card rates are the lowest in the region, with no annual fee, no balance transfer fee or cash advance fee.

Don't let back to school time break your bank. Apply online at [lsfcu.net](http://lsfcu.net), call, or visit us at one of our branches today.



## SAVINGS & LOAN RATES

### REGULAR & IRA SHARES

0.10% 0.10% APY\*\*

### TERM SHARE CERTIFICATES

(minimum opening balance \$2,500)

6 mos.	0.50% (0.501% APY***)
12 mos.	0.60% (0.600% APY***)
24 mos.	0.85% (0.850% APY***)
36 mos.	1.00% (1.000% APY***)

### IRA CERTIFICATES (TRADITIONAL AND ROTH)

(minimum opening balance \$2,500)

12 mos.	0.60% (0.600% APY***)
24 mos.	0.85% (0.850% APY***)
36 mos.	1.00% (1.000% APY***)

### MONEY MARKET ACCOUNTS

\$0-\$2,499.99	0.15% (0.15% APY***)
\$2,500-\$24,999.99	0.20% (0.20% APY***)
\$25,000.00-\$50,000.00	0.30% (0.30% APY***)
Greater than \$50,000.00	0.35% (0.35% APY***)

### SHARE SECURED LOANS

2.10% APR\* (no credit bureau required)

### NEW AUTOS

as low as 2.00% APR

### USED AUTOS

as low as 2.39% APR

### VALUE CHECKING

0.05% 0.05% APY\*\*\*\*

### VACATION & CHRISTMAS CLUBS

0.10% 0.10% APY\*\*

### SIGNATURE UNSECURED LOANS

as low as 8.69% APR\*

### VISA CREDIT CARDS

as low as 7.90% APR - Platinum\*

as low as 9.90% APR - Platinum Rewards\*

*Non-variable rate with no annual fee, balance transfer fee or cash advance fee.*

### REAL ESTATE LOANS & HOME EQUITY

To get the most current and competitive rates that we have to offer, contact a Mortgage loan officer at (337) 989-2800.

### FOR MORE INFORMATION - 337.989.2800

*All rates as of 5/30/2017. Visit [www.lsfcu.net](http://www.lsfcu.net) for current rates.*

\*0.25% discount on collateral loans with Credit Card and Checking Accounts at credit union (does not apply to Credit Card, Share Secured, Mortgage, and Home Equity Loans). Loans are available to credit worthy members for as low as the Annual Percentage Rates quoted. The APR on your loan may vary, based upon an evaluation of your credit worthiness. Rates are subject to change.

\*\*Annual Percentage Yields quoted are 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 and IRA Share Savings.

\*\*\*Annual Percentage Yields quoted are declared by the Board of Directors and are fixed at the time of purchase. Dividends are posted and compounded according to the terms of the certificate agreement. Fees may reduce earnings on your account.

\*\*\*\*Annual Percentage Yields quoted are declared by the Board of Directors and are subject to change. Minimum average daily balance of \$500.00 required to earn stated APY.

### LAFAYETTE BRANCH

515 Guilbeau Road  
Lafayette, LA 70506

#### Lobby

Monday - Friday  
8:30 a.m. - 5:00 p.m.

#### Drive-Thru

Monday - Thursday  
8:30 a.m. - 5:00 p.m.  
Friday & LPSS Paydays  
8:30 a.m. - 5:30 p.m.

#### Contact Numbers

Phone (337) 989-2800  
Fax (337) 989-2816  
Toll Free (866) 989-2800

### CARENCRO BRANCH

724 Veterans Drive  
Carencro, LA 70520

#### Lobby

Monday - Friday  
8:30 a.m. - 5:00 p.m.

#### Drive-Thru

Monday - Thursday  
8:30 a.m. - 5:00 p.m.  
Friday & LPSS Paydays  
8:30 a.m. - 5:30 p.m.

#### Contact Numbers

Phone (337) 896-2900  
Fax (337) 896-9200

### BONJOUR TELEPHONE BANKING

(800) 291-3867

### ONLINE & MOBILE BANKING

[www.lsfcu.net](http://www.lsfcu.net)

### HOLIDAY CLOSINGS

Tuesday, July 4 - Independence Day  
Monday, September 4 - Labor Day

### ACADIA BRANCH

331 Odd Fellows Road  
Crowley, LA 70526

#### Lobby

Monday - Friday  
8:30 a.m. - 5:00 p.m.

#### Drive-Thru

Monday - Thursday  
8:30 a.m. - 5:00 p.m.  
Friday & APSB Paydays  
8:30 a.m. - 5:30 p.m.

#### Contact Numbers

Phone (337) 785-0810  
Fax (337) 785-0201

### IBERIA BRANCH

1101 Parkview Drive  
New Iberia, LA 70563

#### Lobby

Monday - Friday  
8:30 a.m. - 5:00 p.m.

#### Drive-Thru

Monday - Thursday  
8:30 a.m. - 5:00 p.m.  
Friday & IPSB Paydays  
8:30 a.m. - 5:30 p.m.

#### Contact Numbers

Phone (337) 335-1100  
Fax (337) 335-1103



Federally insured  
by the NCUA



Equal Housing Lender

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.

