

WINTER 2017

# LESSON PLANS

LAFAYETTE SCHOOLS CREDIT UNION

## A NOTE FROM PRESIDENT/CEO CONNIE S. ROY

With the holidays behind us, it is a perfect time to reflect on the year that has passed as well as look forward to the one ahead. 2016 was a year filled with several trials for many of our members who were impacted by events such as the flooding in August and the downturn of our local economy. Looking back, I'm amazed, but not surprised by the resilience that our community continues to display.

Your credit union continues to be here for you and I am proud to say that last year we were able to provide members with not only top-notch service during these trying times, but also with new services like mobile deposit and CardValet. It is our goal to remain competitive and provide our membership the most advanced products. We also remain dedicated to helping members succeed financially, providing smart financial solutions and the best value in banking.



*President/CEO  
Connie S. Roy*

As you begin to make resolutions for this New Year, I would like to encourage you to consider enrolling in Financial Peace University at the credit union. FPU is one of the best decisions

you can make for yourself, your family and your finances. Ask yourself, "What would my life look like if I were really in control of my money?" Created by Dave Ramsey, FPU is a 9-week course that will teach you how to manage your money and build wealth. I invite you to join the nearly 400 graduates from our program who are on their way to financial freedom.

On behalf of the staff, myself and board of directors, thank you for your membership and loyalty to our credit union. I hope this New Year brings you and

your families abundant blessings. Remember that Lafayette Schools Credit Union is always here to help you reach your financial goals.

## JOIN US FOR ANNUAL MEETING

You're invited to Lafayette Schools Credit Union's 63rd Annual Membership Meeting. The evening will include dinner, a credit union update and lots of door prizes.

**Date:** Friday, March 17, 2017

**Time:** Doors open at 6:00pm, meeting begins at 7:00pm

**Location:** Le Pavilion, 1913 Kaliste Saloom Road, Lafayette

**Tickets:** \$10 each, on sale at all branch locations beginning January 16, 2017.

**Board of Directors Nominations:** If you are interested in being a candidate, or want to nominate someone, you must file a petition with the Nominating Committee by February 2, 2017. Details are available at [lsfcu.net/annualmeeting](http://lsfcu.net/annualmeeting).

## Cash In On Your Home's Equity



Fund spring projects, renovations and vacations. Get started today by calling, visiting a branch or applying online.

**INSIDE THIS EDITION: APPLY FOR SCHOLARSHIPS | NEW MOBILE DEPOSIT FEATURE | CLUB SAVINGS ACCOUNTS | TAX TIME SHRED DAY**

# FINANCIAL BUILDING LEADS TO HOME BUILDING

Anastasia B., recent Financial Peace University graduate, knows very well that owning your own home can be a crucial step many need to reach their financial goals. After working so closely with Anastasia during FPU, Lafayette Schools Credit Union pledged to donate \$2,000 to go towards Anastasia's homebuilding costs through Habitat for Humanity as well as volunteer for a day to help build in the Habitat neighborhood.

President and CEO of Lafayette Schools Credit Union, Connie Roy said, "Teaching financial literacy is one of my greatest passions and sadly one of the most neglected areas of education. I've seen countless lives changed through this program just by learning money management habits." LSCU staff members have followed her advice and now 86% are FPU graduates. It has been rewarding for all Lafayette Schools Credit Union staff to see the financial habits taught at FPU become a reality through the

building of Anastasia's home. 10 future Habitat homeowners have taken FPU at the credit union and stood out to Roy in class as they have studied and worked incredibly hard to get out of debt so the process of homeownership is a smooth transition. Anastasia was an especially incredible success, quickly paying off debts and building a savings for emergencies. Roy explained that, "Anastasia was a remarkable student during Financial Peace University, inspiring our whole group week after week. Actually witnessing her paying off debt and earning a promotion at work during our classes was a beyond rewarding experience."

"Life is awesome right now," said Anastasia. "I'm truly blessed because within that time frame I've received a promotion at work, things are looking up and doors have been opened since Habitat has offered this amazing opportunity of owning my own home. I can't wait."



## NEW MOBILE DEPOSIT FEATURE

We are excited to announce that mobile deposit has a new feature! Members may now deposit checks into their savings accounts via our mobile banking app. What is mobile deposit? It's a safe and easy way to deposit checks into your personal accounts using your Apple or Android mobile phone.

### How does it work?

There are just a few simple steps to make your deposits remotely:

1. Sign the back of your check(s) and add "For Mobile Deposit only at Lafayette Schools Credit Union" or "For Mobile Deposit only at LSCU"
2. Log in to your LSCU mobile banking app
3. Select Deposit Check
4. Select which account you would like to deposit the check to
5. Take a picture of the front and back of the check
6. Submit

For more information, visit [www.lsfcu.net/remotedepositcapture](http://www.lsfcu.net/remotedepositcapture).

**SAVE THE DATE:**  
**RUNNING OF THE RAMS 5K/1MILE**  
Saturday, April 1, 2017  
at Scott Park  
Benefits Acadiana High School  
Academy of Business

## CONGRATS, TEACHERS OF THE YEAR!

Congratulations to all Iberia Parish and Acadia Parish teacher of the year nominees and individual school winners. We were honored to attend the ceremonies to recognize each parish winner.

### Acadia Parish School Board

- Meagan Harst - Branch Elementary School
- Rebecca Orillian - Armstrong Middle School
- Carolyn Collins - Crowley High School

### Iberia Parish School System

- Bethany Richard - Johnston Hopkins Elementary School
- Mark Dugas - Loreauville High School
- Jennifer Allain-Migues - Westgate High School



## \$14,000 IN SCHOLARSHIPS AVAILABLE

Annual scholarship opportunities are available to members of Lafayette Schools Credit Union. Scholarship rules and applications are available online at [lscfu.net/scholarship](http://lscfu.net/scholarship) and at all branch locations. For more information, contact the Marketing Department at (337) 989-2800.

### 2017 Lafayette Schools Credit Union Scholarship

**Application Deadline: February 10, 2017**

**Award: \$2,000 each (6 available)**

This scholarship is available to graduating high school seniors. Any member of Lafayette Schools Credit Union that meets the criteria is eligible to apply. Final selections will be made following a formal interview conducted by the scholarship committee.

### 2017 Lafayette Chapter of Credit Unions Scholarship

**Application Deadline: January 31, 2017**

**Award: \$2,000 (1 available)**

This scholarship is available to graduating high school seniors and currently enrolled undergraduate college or technical school students. Any member of Lafayette Schools Credit Union that meets the criteria is eligible to apply. A random drawing among all qualified applicants will be held to determine the recipient. Applications are accepted from several local credit unions throughout the Acadiana area.

Immediate family members of current Lafayette Schools Credit Union Board of Directors, Supervisory Committee members and employees are not eligible to apply for these scholarships.

## VACATION & CHRISTMAS SAVINGS CLUBS

Each year we typically plan a vacation or purchase holiday gifts. Why not save a little at a time to avoid the stress of financing or finding the money all at once for these larger annual expenses? We offer Christmas Club and Vacation Club savings accounts to help. Visit a branch to add a club savings account.

- Open your savings account with a \$25 minimum deposit
- No monthly service fee
- Earn dividends on average daily balances of \$100 or more
- You decide how much to deposit and how often
- Make your deposit at a branch or automate it by scheduling direct deposit, payroll deduction or an automatic transfer
- Each year on May 31 (Vacation Club) and October 31 (Christmas Club), the funds in your club savings account will automatically transfer to your share savings account



### Shred Day Expansion Nets Big Results at All Branches

*Members destroyed thousands of pounds of personal documents at all four branches October 21.*



**Jori Cormier** joins the New Iberia Branch as a Teller.



### New Financial Peace University Graduates

*LSCU Class #26 completed the 9 week Dave Ramsey course.*



### Volunteers in Action

*Staff assisted at the Jeep Jaunt benefitting the American Lung Association, the FoodNet Food for Families Food Drive, LARC's Acadian Village, and donated Christmas gifts for the Salvation Army's Angel Tree gift program.*

# FREE TAX TIME SHRED DAY IS BACK AT ALL FOUR BRANCHES!

With tax and spring cleaning seasons upon us, we are bringing back our free spring shred day this year at all four branches!

Keep your personal information safe by shredding papers containing confidential information--particularly Social Security numbers, credit card offers and statements. It only takes seconds to shred, but months or even years to clear your record once scammers set up fraudulent accounts in your name.

Shred-it will provide the on-site document destruction at the Lafayette branch and secure bins at all other branches. This event is on a first come, first serve basis and will run for the scheduled time or until the shredding truck/bins reach its capacity.

Shredding is limited to 3 boxes/bags of paper documents per vehicle. Please do not include electronics, CDs, plastics or other non-paper items. Check our website for the official shred day date.

## LAFAYETTE BRANCH

TBA April 2017

1:00 PM - 4:00 PM

515 Guilbeau Rd.

(Drive -thru service-rear lot)

## CARENCRO BRANCH

TBA April 2017

1:00 PM - 4:00 PM

724 Veterans Dr.

(Secure bin inside lobby)

## ACADIA BRANCH

TBA April 2017

1:00 PM - 4:00 PM

331 Odd Fellows Rd.

(Secure bin inside loby)

## IBERIA BRANCH

TBA April 2017

1:00 PM - 4:00 PM

1101 Parkview Dr.

(Secure bin inside lobby)

## 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 & USED AUTOS

36 mos. as low as 2.00% APR\*

48 mos. as low as 2.25% APR\*

60 mos. as low as 2.50% APR\*

72 mos. as low as 2.75% APR\*

### VALUE CHECKING

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

### VACATION & CHRISTMAS CLUBS

0.10% 0.10% APY\*\*

### SIGNATURE UNSECURED LOANS

36 mos. as low as 8.90% 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 12/19/2016. 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

## 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

## BONJOUR TELEPHONE BANKING

(800) 291-3867

## ONLINE & MOBILE BANKING

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

## HOLIDAY CLOSINGS

January 2 - New Year's Day (observed)  
January 16 - Martin Luther King, Jr. Day  
February 28 - Mardi Gras



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.

