

Statement of Commitment to Members

As a member-owned, not-for-profit financial cooperative, Heritage Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership and, as appropriate, the communities they live in. We will treat all members with respect and dignity and we will offer honest, fair deals to all members at all times. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the unserved or underserved in our field of membership. And we will continually, in all facets of operations, demonstrate the value of membership in Heritage Credit Union.

We will monitor and communicate our service to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout Heritage Credit Union's strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

This *Statement of Commitment to Members* is consistent with our credit union principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People". This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

SERVICE TO MEMBERS

Heritage Credit Union strives to offer services designed to improve the economic and social well being of *all* members from *all* socio-economic backgrounds, including our low- and moderate income members, and return financial value to all those who participate in our member-owned financial cooperative.

Current Services that Help Improve the Economic and Social Well Being of Members:

- Share Savings Accounts
- Christmas Club Accounts
- New & Used Vehicle, Personal Signature, Share Secured, and Mortgage Loans
- Risk Based Lending
- Classic and Platinum Visa Credit Cards with competitive APR
- Checking Accounts – 3 types to choose from, two interest bearing, no monthly service charges, free checks
- Direct Deposit, Payroll Deduction
- Wire Transfers
- Free notary services
- New and used vehicle buying guide and assistance
- Interactive website to access credit union information and apply for loans
- Participation in merchandise marketing

New Services Planned for the Coming Year:

- ATM/Debit Cards
- Share Certificate Deposits
- Online Banking
- Explore possibility of offering Home Equity Loans

MEMBER EDUCATION

Heritage Credit Union is committed to member and consumer financial education; in addition we are committed to educating members and consumers, alike, about credit union uniqueness, philosophy, and values.

Current Programs that Support Member Education and Advocacy:

- Consumer Credit Counseling Services
- Informative newsletter articles
- Useful articles on Website and informational links
- Free financial educational brochures
- Statement stuffers and direct mailings

New Programs Planned for the Coming Year:

- Enhance credit counseling to members
- Augment newsletter articles and information concerning identity theft, financial account, and security issues

INVOLVEMENT/GOVERNANCE

Heritage Credit Union will endeavor to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

Current Programs that support Involvement/Governance:

- Active Louisiana Credit Union League Lafayette chapter participation
- Active Louisiana Credit Union League state participation
- Volunteer involvement in league and chapter committees
- Training for members of the Board of Directors and Supervisory Committee
- CEO meets with State Representatives
- Participation in Jumpstart Program to encourage financial education to high school students
- CEO attendance at State Governmental Affairs Conference
- CEO personal contributions to CULAC

New Programs Planned for the Coming Year:

- Seek new ways to be proactive in governmental affairs
- Write letters and make telephone calls to local, state and federal legislators
- Continue to support CULAC
- Encourage employees and members to vote and to register to vote

DIVERSITY

Heritage Credit Union recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

Current Programs that Promote Diversity:

- Seek volunteers, staff and management that reflect the diversity of the membership
- Equal Opportunity employer
- Provide training to staff through LCUL, CUNA, Southwest Corporate CU, Southern Financial Exchange and local vendors.
- Silver Checking for senior members over 50 years of age; Medallion Checking for full-time student members
- Website page especially geared toward youth in our membership with educational and informative interactive links
- Encourage youth savings

New Programs Planned for the Coming Year:

- Continuing education in Human Resource and Personnel Laws
- Continue to recruit volunteers and employees with diverse backgrounds
- Develop programs specifically designed for Young Adults, Youths and Kids

COMMITMENT TO THE CREDIT UNION MOVEMENT AND OTHER COOPERATIVE ACTIVITIES

Heritage Credit Union will work to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, Heritage Credit Union will participate in local, state and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that Support the Credit Union Movement:

- Contributor to LCUL Public Awareness cooperative advertising campaign
- Allow use of our facilities for area CU managers' meetings and LCUL training sessions for local credit unions at no cost
- Refer inquiries for credit union membership eligibility to CU Match-UP website

- CEO participates in CULAC fundraising

...And other Cooperative Activities:

- Member appreciation with International Credit Union Day activities at various locations
- Allow use of facilities for local CU use at no cost
- CEO active participant in local CU Managers' Association

New Programs Planned for the Coming Year:

- Include specific information on website comparing credit unions to banks
- Explore possibility of financial support for FILENE Institute
- Join Better Business Bureau
- Join Chamber of Commerce
- Volunteer as a mentor to other credit unions

PUBLIC SERVICE / CORPORATE CITIZENSHIP

Through direct financial support or other in-kind contributions to worthwhile local organizations and by participating in public service activities, Heritage Credit Union strives to be an active partner in our community. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of People Helping People; furthermore, it will help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community, and better position us to reach out and serve – as only credit unions can – those people in greatest need of affordable financial services.

Community/FOM Groups Currently Receiving Financial or Other In-Kind Support (including the support given) and Current Public Service Activities:

- Participation in fundraisers for LARC (Lafayette Association for Retarded Citizens)
- Staff participation in Christmas in April – home repair projects for low-income families
- MDA – participation in fundraiser
- Contributed to local disaster assistance for members (i.e.: flood, hurricane damages)
- United Way – participated in sponsor company's contributions and activities
- Relay for Life sponsor

New Public Service Activities Planned for the Coming Year:

- Consider contribution of time and donations to Lafayette Community Healthcare Clinic
- Possible participation in contributing to 232-HELP programs
- Participate in local blood drives
- FoodNet drive participation
- Participate and/or support local public service activities