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APRIL IS YOUTH MONTH!

CSE Celebrates National Credit Union YOUTH MONTH during the month of April.

Unleash the power of Saving at Your Credit Union!

Ages 0-17 Open a **YOUTH SAVINGS ACCOUNT** and get a \$25 cash bonus.*

Ages 13-17 Open a **TEEN CHECKING ACCOUNT** and get a \$100 cash bonus.*



*Must be a new account to qualify for cash bonus. Funds will be deposited to the account at opening and held for 30 days. Some restrictions may apply. CSE has the right to cancel promotion without notice. Offer ends April 30, 2024. Visit csefcu.org for details. Membership and eligibility required. Insured by NCUA. Must have a social security card to open the account.



Now I have all this money to save for college!



WHY YOUR CHILD SHOULD HAVE A SAVINGS ACCOUNT

April's Youth Month - an ideal time to impart essential money management skills to your kids. **Opening a Savings account in their name fosters smart saving habits and valuable skills:**



Teach saving basics

Demonstrate the importance of setting aside funds by making regular deposits.



Save for short-term goals

Encourage lifelong saving habits by assisting your child in saving for specific purchases.



Prepare for the future

Initiating a savings account early helps children anticipate future expenses and financial needs.



Foster responsibility and independence

Empower children with essential life skills for adulthood by letting them manage their own money.



A MESSAGE FROM PRESIDENT/CEO, MATT KOCH

Emphasizing the role of opening savings accounts for our youngest members is truly exciting. At CSE, recognizing the importance of laying the groundwork for early financial well-being is paramount. Children's savings accounts are vital, serving as a valuable platform to introduce fundamental financial concepts and fostering financial literacy from an early age.

Establishing a savings routine helps children grasp the value of consistently setting money aside, instilling smart saving habits invaluable in the future. Empowering children with their own accounts enables them to acquire essential money management skills, including budgeting, balance tracking, and understanding financial transactions. Initiating a savings account at a young age equips children to prepare for unforeseen expenses in the future, becoming an asset as their financial needs evolve. Managing their own money fosters a sense of responsibility and independence in children, laying the foundation for a financially savvy adulthood. **Also, when opening a youth or teen account during the month of April your child or teen can earn a cash bonus!***

We are committed to supporting the financial growth and education of all our members, including youth and teens. CSE Federal Credit Union believes that opening a savings account for your child is not just an investment in their future but also a step toward a lifetime of financial well-being. Our mission, "People Helping People Build Financial Success, now and for the future," reflects our dedication to being trustworthy financial experts. At CSE, our goal is to empower you and your children to improve finances and lives. Striving for the highest level of performance in everything we do and caring for our Members', employees', and community's needs sets CSE apart. To help you achieve your financial potential and your child's future potential, CSE offers free virtual courses within our SMART Financial Education center at csefcu.everfi-next.net/welcome/csefcu-consumer. Thank you for entrusting us with your financial journey.

Sincerely,

Matt Koch

President/CEO, CSE Federal Credit Union

Call 337.477.2000 or visit a nearby CSE branch to open a savings account for your child today.



EMPOWERING TEENS: THE VALUE OF EARNING AND SAVING

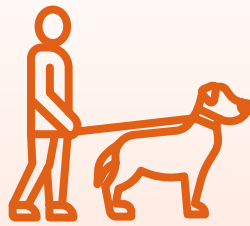


In a digitally dominated era, encouraging teens to embrace hands-on jobs fosters a strong work ethic and establishes the groundwork for responsible money management.



Mowing Lawns

Cultivating Work Ethic



Pet Sitting/Dog Walking

Responsibility and Companionship



Vehicle Detailing

Precision and Entrepreneurship



Camp Counseling

Leadership and Teamwork

These teen jobs impart financial independence, linking effort to financial reward and promoting autonomy. Engaging in activities such as lawn care, pet sitting/dog walking, vehicle detailing, or camp counseling provides valuable skill development applicable to various aspects of life. Teens' earnings from hands-on jobs facilitate goal setting, instilling financial responsibility and budgeting skills early on. Beyond financial gain, these activities instill responsibility, work ethic, leadership, and practical skills, preparing teens for a successful future.

Our Consumer Lenders are ready to assist you today – with whatever your family may need.
 Apply today at [csefcu.org/consumer-loans](https://www.csefcu.org/consumer-loans)

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 & GARDEN
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 Membership and eligibility required.





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"We are CSE!"



This year, the **Louisiana Fur & Wildlife Festival** was a traditional success, and CSE was a proud sponsor, dedicated to showcasing the distinct features of Cameron Parish. Our employees at CSE had a great time contributing to and supporting the event!



DeRidder Branch Update

We're hard at work bringing a brand-new CSE Federal Credit Union branch to life in DeRidder, LA! Progress is underway for a branch designed to better serve the Beaufort Parish community.

Stay tuned for updates on this exciting project, as we build not just a branch, but a core for financial empowerment and community connection!



CSE Federal Credit Union marked **80 years of service** by **planting 80 oak trees** in collaboration with local authorities and community partners across Southwest Louisiana. Oak is symbolic for 80 years.



Chapman Family - Members for 4 generations

Follow us on Facebook!



@csefederalcu



CSE ANNOUNCEMENTS



CSE Community Foundation



CSE Federal Credit Union (CSE) is thrilled to announce the launch of the CSE Community Foundation, emphasizing a commitment to community well-being through the promotion of giving and essential financial education. As a credit union deeply rooted in community values, CSE aims to empower and strengthen community members with the Community Foundation's key pillars: Financial Education & Literacy, scholarship awards for education, and robust community support programs.

The Community Foundation's board includes distinguished members: Colleen Desselle (President), Matt Koch (Vice-President), Kasey Cormier (Secretary), Jennifer Harmon (Treasurer), and John Lennox (Board Member).

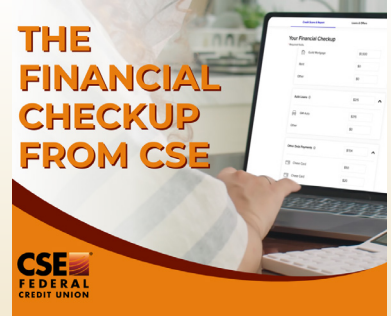
For additional information about the CSE Community Foundation, including sponsorship opportunities and grant requests, please visit csefcu.org/sponsorships-grants

Introducing Financial Checkup

Evaluate your financial health effortlessly with our user-friendly tool, and the checkup is CSEasy!

1. Simply login to CSE Online/CSE Mobile app
2. Click "My Credit Score"
3. Scroll down to see the Financial Checkup section
4. Click "Take the Assessment"

This will take you to a short survey regarding for your saving, spending and income and uses this information to give you actionable insight into your financial life. Log in and take the Financial Checkup today at online.csefcu.org

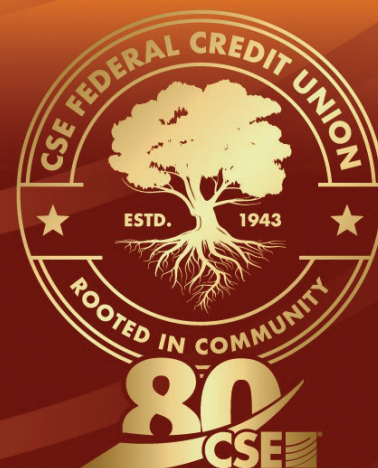


Congratulations, Matt!

CSE President/CEO Matt Koch received the 2023 Volunteer Service Award at the 2024 Chamber SWLA & Economic Development Alliance Annual Banquet, emphasizing CSE's unwavering commitment to community service. The award, presented by the Chamber SWLA & Economic Development Alliance, acknowledges Koch's leadership contributions that have had a lasting impact on the communities served by CSE Federal Credit Union.



80TH ANNUAL MEETING
MAY 2, 2024



6:30PM
LAKE CHARLES
EVENT CENTER



CELEBRATING FINANCIAL LITERACY MONTH FOR KIDS AND PARENTS

Financial literacy is a crucial life skill that empowers CSE Members to make informed and responsible decisions about their money. Cultivating financial literacy is crucial for our Members and their families, ensuring a secure future and healthy relationships. In this Financial Literacy Month article, we explore its importance and provide practical tips for enhancing financial understanding among CSE Members and their families.

4 Ways to celebrate Financial Literacy Month:

- 1 Observing Financial Literacy Month at Home** - Empower your family by integrating financial literacy into your daily lives.
- 2 Daily Research Challenge** - Encourage family Members to research one personal finance question each day throughout April. By the end of the month, you'll collectively have gained a wealth of financial knowledge.
- 3 Financial Blog Exploration** - Explore popular financial blogs to find one that resonates with your family's interests. Regularly reading informative blogs can contribute to ongoing financial education. Check out the CSE website for financial blog posts at csefcu.org/blog.
- 4 Set Family Financial Goals** - Use Financial Literacy Month as an opportunity to set and commit to a new financial goal as a family. Whether it's budgeting, saving, or investing, working towards a shared objective reinforces the importance of financial responsibility.

By actively participating in events, exploring resources, and incorporating financial discussions into daily life, our community can pave the way for a financially secure future. Investing time and effort in financial literacy is an asset for the well-being and prosperity of your entire family.

MAD CITY MONEY SIMULATION

The Mad City Money course empowers high school students with crucial knowledge and skills for real-world financial situations. Students from Starks High School recently participated in this valuable opportunity, gaining insights into effective money management as they transition into adulthood.



Explore how CSE's Business Development team is delivering financial education to the next generation at csefcu.org/classroom-education-program



TAKE YOUR FIRST STEPS BEFORE THEY TAKE THEIRS - FINANCIAL PLANNING



It pays to be a Member at CSE! Let us help you with your savings goals - whatever they may be. Congratulations on the exciting journey of becoming new parents! As you embark on this adventure, it's crucial to cherish those precious moments and lay a solid financial foundation. Here's a condensed guide for new parents:



Create a Budget:

Start by detailing a budget that considers your current lifestyle and the added expenses of raising a child, such as diapers, formula, clothing and medical costs. Personalize your financial playlist at csefcu.everfi-next.net/welcome/csefcu-consumer to learn more about budgeting to fit your family's needs.



Emergency Fund:

Build a robust emergency fund, aiming for three to six months' worth of living expenses to provide a financial safety net for unexpected events. CSE's Babies on Us Program will get your baby's savings account started by depositing the initial \$5.00 opening deposit. Babies from birth to 12 months of age are eligible! Start saving today and learn more about CSE's Saving Account at csefcu.org/savings



Insurance Review:

Ensure your family's protection by reviewing and updating your insurance policies, including health, life, and disability insurance. Did you know that CSE offers insurance products for Members tailored to your lifestyle. Learn more at csefcu.org/insurance-products



Education Savings:

Begin saving for your child's education early by exploring dedicated accounts or using the equity in your home! Learn more about a CSE Home Equity Line of Credit (HELOC) or Home Equity Loan at csefcu.org/mortgage-services



Adjust Retirement Savings:

Secure your financial stability by reviewing and adjusting your retirement savings to align with your new family dynamics. CSE gives you the tools to save for your future – Learn more at csefcu.org/certificates-retirement



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WITH A
HELOC



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Some restrictions may apply. NMLS#410998



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