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Holiday shopping season begins soon or it has already begun for you. Next year, instead of stressing over charging more onto your credit cards, why not take the opportunity to open a Christmas Club account? Open it, set up an automatic, regular deposit into it and forget about it until this time next year. That way, you'll have saved the money in advance and you can enjoy the holidays without adding more debt. Now that's a gift to give yourself!

**DO IT
TODAY!**









INTERNATIONAL CREDIT UNION DAY AT CSE

Are you as excited as we are to celebrate International Credit Union Day (ICU Day) on October 20, 2023?

It's a day to share your experiences as a Member and reflect upon all the benefits you enjoy by being a part of your credit union. It's also a day to have fun! Credit unions vary in how they celebrate, but some of the typical celebrations include contests, fundraisers or free promotional materials at local branches. At CSE, nonmembers will have the chance to apply to become a Member of CSE for **FREE!**

In the spirit of ICU Day, let's look at four factors that make credit unions the best choice and allow your dreams to thrive.

-  **1. Members first**
As a Member of a credit union, you own a piece of the organization. That's why it's often referred to as a cooperative. Your credit union is not betrothed to Wall Street – we only want what's best for you. This means we can focus on offering superior service and policies that are as Member-friendly as possible.
-  **2. Lower fees**
While a credit union has fees attached to products and services, these tend to be lower than similar fees you'll find at a bank.
-  **3. We've got your back**
A credit union will be willing to work with you through rough patches. Member Representatives will always be happy to meet with you and work to find a financial product that best suits your needs. If necessary, we can also help you learn the basics of budgeting and offer programs to help you cover unexpected expenses.
-  **4. Better dividend rates**
Credit unions offer higher dividend rates on savings accounts and lower interest rates on loans. We only need to cover operating costs, and all the money we save is passed down to our Members in the form of favorable rates, enhanced services, increased operations and more.



CSE's SMART Financial Education Center

At CSE, our goal is to give you the power to improve your finances and your life.

In order to help you achieve your own financial potential, we have partnered with EVERFI, a leading digital education provider, to offer free virtual courses within our SMART Financial Education Center. Our goal is to empower you with the knowledge and skills you need for long-term financial success.

Join us October 20, 2023, for FREE Membership as we celebrate everything that makes a credit union special.

Visit csefcu.org for more information about financial success

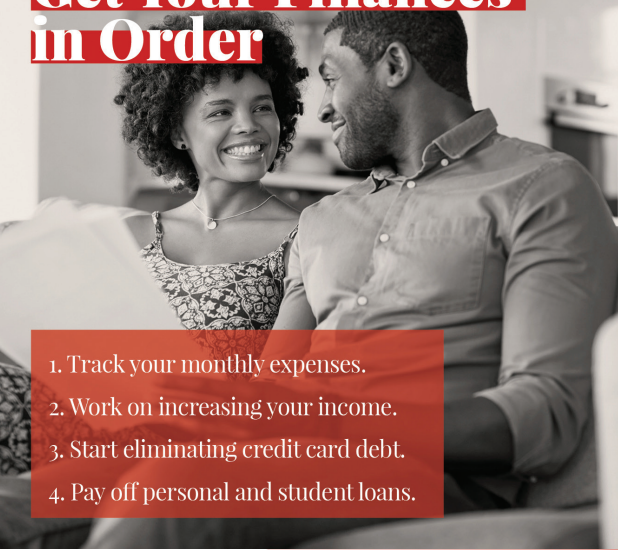


IS THIS A GOOD TIME TO OPEN A SHARE CERTIFICATE?

Today's economic climate makes a certificate a fantastic, secure choice for growing your funds. Let's take a closer look at this account and why it's the perfect time to open a certificate.

- **What is a Share Certificate account?**
A **Share Certificate** is an insured account with a fixed dividend rate and fixed date of maturity, or term. The dividend rates of these accounts are usually higher than those on savings accounts, but access to funds is more limited.
- **Is this a good time to open a Share Certificate?**
With recent reports of cooling inflation and interest rates at their highest in recent memory, this can be a great economic climate for certificates. Here are four reasons why it's good to open a certificate:
 - ✓ **1. High dividend rates.** In today's high-interest environment, funds in certificates have favorable dividend rates. According to the FDIC, interest rates on traditional savings accounts hover at 0.40%, while rates for certificates average from 4-5%, or even higher.
 - ✓ **2. Reliable dividends rate.** Rates for Share Certificates are locked in for the term of the certificate. This is especially beneficial during an environment of high interest rates and an uncertain economic future like we face today.
 - ✓ **3. Safety and security.** The security of your funds is always a priority, but considering recent bank failures, it's more important than ever. Also, certificates at CSE are insured by the National Credit Union Administration (NCUA), up to \$250,000.
 - ✓ **4. Peace of mind with limited access.** If you have funds you do not need access to right this minute and you would like to improve your saving, then this is for you. A CSE Share Certificate can help you reach your goals whether you are looking to save in order to add to the down payment of your next home or car, add money to your wedding budget, or just increase your money.

How to Prepare for Investing I: Get Your Finances in Order



1. Track your monthly expenses.
2. Work on increasing your income.
3. Start eliminating credit card debt.
4. Pay off personal and student loans.

Visit csefcu.org/all-rates for CSE's current rates.

"We are CSE!"



In honor of going back to school, the CSE Business Development team dropped off goodie bags to place a smile on teachers' faces in the Jefferson Davis Parish area. Thank you teachers for your dedication and hard work!



CSE employees had a blast sharing the Credit Union Difference for a social media buzz campaign. Social media interactions were encouraged by CSE employees, Members and other credit unions using #ilovemycreditunion!



The CSE Team had the most "incredi-bowl" time at the Big Brothers Big Sisters of Southwest Louisiana (SWLA) Bowl for Kids' Sake. The funds raised went directly towards programming that benefits youth ages 6-18 in SWLA. CSE raised a total of \$8,633.00 dollars for Bowl for Kids' Sake.



CSE is proud to announce the recent new ATM locations in Longville and Kinder, Louisiana. The addition of these CSE ATMs allows the credit union to expand its services to better serve Members in the surrounding Beauregard and Allen Parish areas.



Follow us on Facebook!



@csefederalcu

MEET NEW CSE MANAGERS



Hailey Armentor
Mortgage Lending
Manager

Armentor brings 17 years of finance experience to the credit union – 11 of which are in mortgage lending.



Jocelyn Dickson
Assistant Sulphur
Branch Manager

Dickson brings 12 years of financial industry experience – 9 of which are in management.



Renee Griner
Assistant Jennings
Branch Manager

Griner brings 8 years of financial industry experience – 6 of which she has been at CSE.



International Credit Union Day
10/20 – Celebrate with FREE Membership!

Closed for Thanksgiving
11/23 & 11/24

Christmas Lights Display
12/01 – Holiday Lights display at Main Office

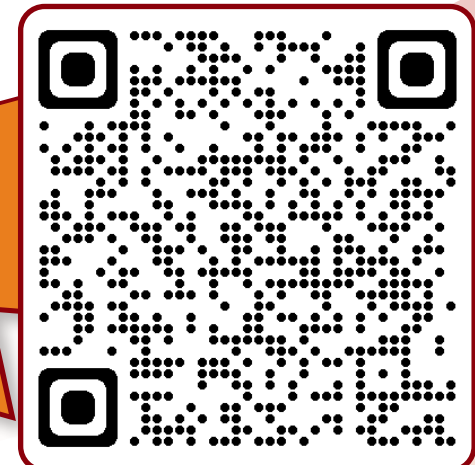
Santa Day
12/14 – Santa at CSE!

Closed for Christmas
12/25 & 12/26

BE ON THE LOOKOUT FOR THE HOLIDAY LOAN THIS SEASON!



*Loan available November 1, 2023- December 31, 2023. \$2,000 at 4.99% APR (Annual Percentage Rate) equals 12 payments of approximately \$171.21 per month. Subject to credit approval. Cannot be combined with any other offer. Some restrictions apply. One loan per member. Current CSE loans are not eligible to refinance. Contact a CSE Lender for more information. Membership and eligibility required. **APR=Annual Percentage Rate. Rates are subject to change.





MAKE THE NICE LIST WITH YOUR CREDIT CARD USE

The holiday spending season begs the question: how to pay for all that joy?

It's tempting to turn to plastic to help finance the holiday season. The average American plans to spend \$812 on the holidays this year.

Let's look at some "naughty" and "nice" ways to use your credit cards during the holidays.

Naughty If you don't have the money to finance your gift-giving, it's tempting to pull out a credit card and shop 'till you drop. People tend to overspend when using plastic; a study of consumer behavior confirmed that shoppers using credit cards spend nearly 20% more. There's also interest to contend with. That \$812 could turn into \$1,000 or more thanks to compound interest. Even deferring payment for a month can be costly. Less than a third of Americans pay off their holiday credit card bills immediately. Most will carry a balance well into the new year.

Nice If you use a rewards card throughout the year, now is the time to cash those points in. Most companies offer discounts on two commodities everyone needs this time of year: travel and gift cards. Picking up gift cards this way can make last-minute gift-giving easier. You might even consider giving travel points or miles directly to others. This can be helpful for relatives who travel frequently or live far away from family.

Nice If you're traveling for the holidays, it's practical to pay for it using credit. Most major credit cards offer insurance for rental cars and extra cancellation policies for flights in case of changes. Using a credit card to make reservations at hotels and other book-ahead services can also prevent the company from placing a hold on your account as a deposit. Keeping a clear budget will enable you to pay off that credit card bill next month and avoid charges.

Naughty The holidays are full of messages that connect spending to caring. Advertisers encourage consumers to make emotional decisions, rather than spending what they can afford. Credit cards make this easier by letting you postpone paying for the gift. Instead of telling someone you care with borrowed money, express your feelings with a thoughtful message and an affordable gift.



8 Rules of Responsible Credit Card Use

1. Always pay your bills on time.
2. Pay more than just the minimum payment each month.
3. Don't carry a long-term balance.
4. Don't use your credit card to pay for things you can't afford.
5. Stay on top of your credit score.
6. Check your credit reports for signs of fraud.
7. Never share your credit card details with an unverified contact.
8. Keep your credit card usage below 30% of your available credit line.

Earn 3Xs the points on travel and gas Oct. 1 - Dec. 31. Visit csefcu.org/credit-cards for more details.

TIME TO MOVE OR TIME TO IMPROVE?



Choosing to move to a new home or to make improvements to your current home is a big decision. We've outlined the pros of each choice so you can make the decision that is best.

Moving to a new home

For most, a home is the largest purchase they'll make during their lifetime.

Pros:

- **Opportunity for a fresh start.** You can choose a new location that better suits your family's needs, such as a superior school district, proximity to family or work, or a more desirable community.
- **More living space.** This is especially beneficial if you have a growing family.
- **Potential for appreciation.** If you buy a home in an area that is experiencing growth, your property value may increase over time, bringing a return on your investment.

Improving your current home

Now, let's look at the option of improving your current home with a Home Equity Line of Credit (HELOC). A HELOC gives you quick access to cash by using your home as collateral. You can withdraw the funds, as needed, over time known as the draw period. When that ends, you can no longer advance funds and will have to repay the loan, with interest, over the repayment period.

Pros:

- **Completely customize to fit your needs.** When you design your own home, you can customize it to perfectly suit your family's needs and tastes.
- **No stress of relocating.** Continue to enjoy the same home and neighborhood you've lived in for years.
- **Increase the value of your home.** Home improvement projects boost your home's value, increasing your net profit when you do decide to sell.
- **Save on moving costs.** Why pay thousands of dollars in closing and moving costs when you can have a beautiful new living room for the same price?

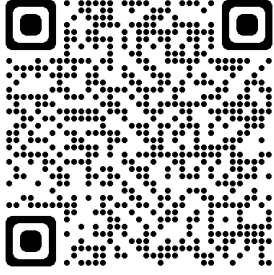
FLEX YOUR EQUITY

USE THE MONEY IN YOUR HOME!



CSE home loans and HELOCs offer competitive interest rates.

Call a CSE Mortgage Lender to see how you can qualify! 337.477.2000



**Donate to CSE's
Men Wear Pink
Representative's
Campaign!**

*All funds go to the
American Cancer
Society.*

THE 2024 BOARD OF DIRECTORS NOMINATION AND ELECTION PROCESS IS FAST APPROACHING.

If you are interested in being considered for nomination to serve on CSE's Board of Directors, this is your opportunity to make your interest known to our Nomination Committee. According to CSE's bylaws, any CSE Member in good standing who is 18 years of age or older qualifies to serve on the board.

If you fit these criteria and are interested, please contact Executive Assistant Tessie Guillory at 337.562.3151 or CEO Matt Koch at 337.562.3126 for an information packet.

Packets are now available and are required to be considered by the Nomination Committee for nomination for election to a position on the Board of Directors at the 2024 Annual Meeting. To be considered for nomination, your information packet must be received, or post-marked no later than Thursday, February 16, 2024.



MON • TUE • THUR • FRI | **Lobby: 8:00 a.m.–5:00 p.m.**
Drive-Thru: 8:00 a.m.–6:00 p.m. **EVERY WEDNESDAY** | **Lobby: 9:00 a.m.–5:00 p.m.**
Drive-Thru: 9:00 a.m.–6:00 p.m.

CALL 337.477.2000 FOR

**Debit Card Assistance
Available 24/7**

**CSE Online and CSE Mobile Support
Available 7:00 a.m. to 1:00 a.m.**