

ACHIEVEments

For Members of the Louisiana Association for Personal Financial Achievement

OCTOBER 2017

CALL FOR NOMINATIONS

Nominations for maturing terms of the Board of Directors have been submitted by Nominating Committee members: Michael Hooper, President/CEO La Capitol Federal Credit Union; Kim LaBauve, Retired, SVP Member Services La Capitol Federal Credit Union; and Col J. C. Willie, Retired, Executive Director, Louisiana Real Estate Commission. This committee serves a valuable function in selecting members who can fulfill the fiduciary duties of an ACHIEVE official with knowledge and responsibility. The following members have been nominated for the Board of Directors:

Jim Gardner

Member

Central Community School Board

Carla Corkern

Chief Digital Officer

La Capitol Federal Credit Union

Nomination papers for any additional candidates must be received at ACHIEVE's main office in Baton Rouge no later than 5:00 p.m. (CST), Monday, October 31, 2017. There will be no nominations from the floor at the Annual Meeting. Contact ACHIEVE's main office for details on the official procedure for submitting nominations.

EQUIFAX DATA BREACH

The Equifax data breach may have exposed more than 143 million Americans' personal information. Here are some ways you learn more about the breach and protect your accounts.

- For complete and up-to-date information, visit www.equifaxsecurity2017.com
- To find out if you've been impacted, visit www.equifaxsecurity2017.com/potential-impact

Check your credit reports for free each year at annualcreditreport.com.

Monitor all of your accounts regularly for any suspicious activity, not just your checking account.

Contact your financial institution immediately, 800-522-2748, if you suspect that any of your accounts have been compromised.

Update passwords and usernames often by using a combination of letters (lower & upper case letters), numbers, and special characters.

PREPARING FOR ANNUAL EXPENSES

There are some expenses that occur every year, yet we fail to plan for them. Don't let annual expenses sneak up on you. Tax debts, insurance premiums, and even back to school expenses can all be planned for and saved for ahead of time so you don't have to fall back on credit or reorganize your budget when it's time to pay them. Here are some tips to help you plan.

List everything

It would be nice if we only had to pay for the items we list on our budgets, but that isn't reality. You still have to spend money on expenses you forget to list, so take some time and try to be thorough. Plan for routine maintenance on your home or car, regular school expenses, and even holiday or birthday gifts.

Be prepared for surprise expenses

Most of us will run into an unexpected expense or two during the course of the year. While it may be impossible to prepare for everything, build a savings cushion into your budget, and you'll be in a better position for whatever comes your way. If you can, have the extra money deposited directly into a savings account each month. You'll be surprised how quickly you can build savings with this technique.

Contact Information

**700 Main Street, Suite 107
Baton Rouge, LA 70802**

Email: achieve@lapfa.org
Website: www.lapfa.org

2016 - 2017 Officials

Samuel Sanders, *President*
Jeanne Johnston, *Vice President*
Michael Hooper, *Secretary/Treasurer*
Tyrone Black, *Director*
Dr. Jim Gardner, *Director*

ACHIEVE

*Improving the lives of
individuals through personal
financial training.*

Home Loans

100% MORTGAGE FINANCING*

**NO PMI REQUIRED • NO DOWN-PAYMENT
QUICK TURNAROUND • CONVENTIONAL**



Email RE@lacapfcu.org
Call **800.522.2748**

La Capitol
FEDERAL CREDIT UNION

NMLS # 411413



*PMI = Private Mortgage Insurance. Other conditions apply, including but not limited to appraisal, title, and maximum loan amount of \$300,000. Maximum DTI (Debt to Income ratio) 40%. Minimum credit score of 700. No slow payments in the last 24 months. 24 months of previous mortgage history or rental history. Judgments, liens, voluntary or involuntary repossessions, charge-offs, Federal and state tax liens must all be paid in full and released prior to closing. No open or active mortgage(s) allowed in order to qualify for this product. Minimum 24 months of verified employment in the same or related field. Two years of W-2s and tax returns are required. Seller contribution up to 6% allowed. Loans are available to qualified, creditworthy members. The amount of your loan and the term will affect your interest rate. The rate you qualify for will depend on a review of your credit history. Ask for complete details.