

At

**\$outhwest**  
LOUISIANA CREDIT UNION

*You own* this place.

71<sup>ST</sup> ANNUAL MEETING | APRIL 11, 2024 • 6 P.M.

# Southwest

LOUISIANA CREDIT UNION

## 2024 ANNUAL MEETING

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*Robert Collins, Chairman*

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# 2023 MINUTES

## SOUTHWEST LOUISIANA CREDIT UNION ANNUAL MEETING OF APRIL 11, 2023

### WELCOME, CALL TO ORDER AND ESTABLISH A QUORUM

Chairman Mike Dronet called the meeting to order at 6:00 p.m. He welcomed everyone to the 70th Annual Meeting. The Chairman requested that everyone silence all mobile devices. He verified with Alton Childs, Secretary, that a quorum had been met. Vice Chairman Kevin Istre led the membership in prayer. Mike Dronet led the Pledge of Allegiance.

### INTRODUCTION

Chairman Mike Dronet then introduced the Board of Directors, Supervisory Committee, and Southwest Louisiana Credit Union Staff. He thanked everyone for their commitment to the Credit Union and its membership.

### APPROVAL OF MINUTES

Chad Miller presented the motion to dispense of reading the meeting minutes of the 2022 Annual Meeting. A motion was made by Bill Wilkie to accept the minutes and seconded by Gene Steech. The motion passed.

### BOARD CHAIRMAN'S REPORT

Chairman Mike Dronet summarized his report in the Annual Meeting Booklet by saying Southwest Louisiana Credit Union had a great year. We were able to expand our field of membership to the parishes of Calcasieu, Cameron, and Beauregard. We opened a new branch inside the SWLA Center for Health Services, reopened our Ryan Street Branch, added a branch location on West 18th Street in Lake Charles, and started working on our branch in South Beau. He expressed his gratitude to the members.

### TREASURER'S REPORT

Treasurer Bill Wilkie reported to the membership that Southwest Louisiana Credit Union had an outstanding year in 2022. We ended up with assets of \$172,091,570.70 and a net income of \$2,854,509.00. We had a loan-to-share ratio of 91.03%, and our loans totaled \$129,404,710.00, which was 31.67% increase from 2021. We also had a 12.39% increase in membership and 10.37% increase in shares. He expressed his appreciation for the members and staff.

### PRESIDENT/CEO'S REPORT

President/CEO Chad Miller welcomed everyone to the 2023 Annual Meeting. Our goal for 2022 was a year full of prosperity. We accomplished that goal by once again making history with significant earnings and record-breaking loan growth. Southwest Louisiana Credit Union was named the recipient of the 2022 Business Development and Inclusion Award from the SWLA Economic Development Alliance. We ended 2022 with total assets of \$172,091,571 (12% increase from 2021) and loans totaling \$129,404,710 (32% increase from 2021). The net income for the year totaled \$2,532,844, another near record-breaking earnings year for our credit union. Effective October 31, 2022, SPELC FCU merged into our SWLACU family. Former SPELC FCU members gained access to a multitude of extra services, including mobile banking, business services, mortgage loans, and so much more! The merger added approximately \$11 million in assets to our credit union as well as approximately \$6 million in loans to our portfolio. SWLACU gained another location through the merger located at 317 W. 18th Street in Lake Charles. Last year, we announced that we expanded our Field of Membership to include all who live, work, or worship in the parishes of Calcasieu, Cameron, and Beauregard. To better serve our membership, we announced that we will be opening a location in South Beau! We anticipate doors opening in April of 2023 and will be located at 12781 Highway 171, Longville, LA 70652. We launched our Smart Sense Financial Counseling Program free of charge to our members in 2022. By having a dedicated, full-time financial counselor on staff we were able to assist over 180 members and over 300 hours of one-on-one time to improve their financial health. This program alone led to over \$1.8 million in loans. In 2022 we added Business Services to our suite of products. Our goal is to fill the void in this space by offering loans and services to microbusinesses, first-time entrepreneurs, and start-ups.

### ANNUAL LOAN REPORT

President/CEO Chad Miller reported that Southwest Louisiana Credit Union Loan Department had an outstanding year in 2022, breaking several loan goals. We accomplished 31% loan growth, increasing our total loan portfolio to \$129,404,710. We will continue to focus on the member experience and make the loan process as smooth and efficient as possible while helping you achieve your financial goals. The Consumer Lending Department disbursed 3,014 loans for a total of \$31,646,260.00. We continue to offer convenient online loan applications and electronic signatures, meaning you can apply and sign for a loan without ever stepping into a branch. Indirect Lending is another program we offer to our members. It gives you the flexibility of closing your car loan at the dealership on the weekend or after hours, but still having your car loan through us. The Real Estate Department booked 263 mortgage loans for a total of \$21,468,047.00. Last year, we implemented a Home Equity Line of Credit (HELOC) loan product that provides you access to your home equity. The process is very easy, and we can usually close these loans in 7-10 days. We added Business Lending in 2022 and offer a full suite of business products to our membership! We offer start-up loans, lines of credit, real estate loans and more. Last year, we were able to close 32 business loans for \$4,990,927.00.

### SUPERVISORY COMMITTEE REPORT

Supervisory Committee Member Cheyanna Glynn reported that the Supervisory Committee are fellow members who volunteer their time to serve our membership. The Supervisory Committee watches the normal financial activities and the electronic security of the Credit Union, as well as monitoring compliance with Federal and State requirements. These tasks are accomplished by conducting surprise audits; working with the Board of Directors, Management, Staff, and engaging Certified Public Accounting (CPA) firms to perform audits. We are proud to tell the members of this great Credit Union that these audits have found everything in order and secure.

### NOMINATING COMMITTEE'S LETTER

**Secretary Alton Childs announced the following have been re-elected:**

*Board of Directors 2-Year Term: Allen Abshire*

*Board of Directors 3-Year Term: Michael Dronet, Kevin Istre, Gene Steech, and William Wilkie*

*Supervisory Committee 3-Year Term: Terry Swire*

### HIGHLIGHTS

Chairman Mike Dronet reviewed the Highlights with the membership.

### UNFINISHED BUSINESS

No Unfinished Business to report at this time.

### ADJOURNMENT OF MEETING

A motion was made to adjourn the meeting at 6:40 p.m. by Robert Collins and seconded by Bill Wilkie. The motion passed.

### DOOR PRIZE DRAWINGS

Door Prizes were drawn.



Our first Smart Stars, Laila and London



Handing out free shoes at our second annual Community Resource Fair



Wearing denim in support of Oasis A Safe Haven For Survivors

# 2023 BOARD CHAIRMAN'S REPORT

Hello members, of Southwest Louisiana Credit Union. I have the pleasure to present that 2023 was a strong year for Southwest Louisiana Credit Union. We ended the year with over \$171 million in assets and finished the year with a strong capital ratio of 15.58%. I attribute much of the growth due to the great focus and dedication of the Southwest Louisiana Credit Union Board of Directors, Management, and Staff and we look forward to the continued growth of the credit union.

This past year, SWLACU worked to complete the new branch in South Beauregard. This branch is located in the middle of the up-and-coming commercial area of South Beauregard. We expect it to become a vital part of the community, while providing financial assistance to the members in the area. Also, for additional security, the teller cash recycler machines eliminate mistakes and quickly secure your deposits.

Looking toward the future, we are all very excited about our plans to continue relationships with our partners and to expand to new ones. We have broken ground on the new Sulphur branch and look forward to its completion in 2024. We are also determined to be the most reliable and innovative financial institution in the area.

In conclusion, the Board would like to extend our most sincere appreciation to our dedicated management team and employees. The success mentioned above would not be possible without their commitment and vision to bringing our members the most innovative products available and offering them in a "service first" environment.

Sincerely,

*Robert Collins*

**Robert Collins**  
Chairman, Board of Directors



# 2023 BOARD TREASURER'S REPORT

Good afternoon,

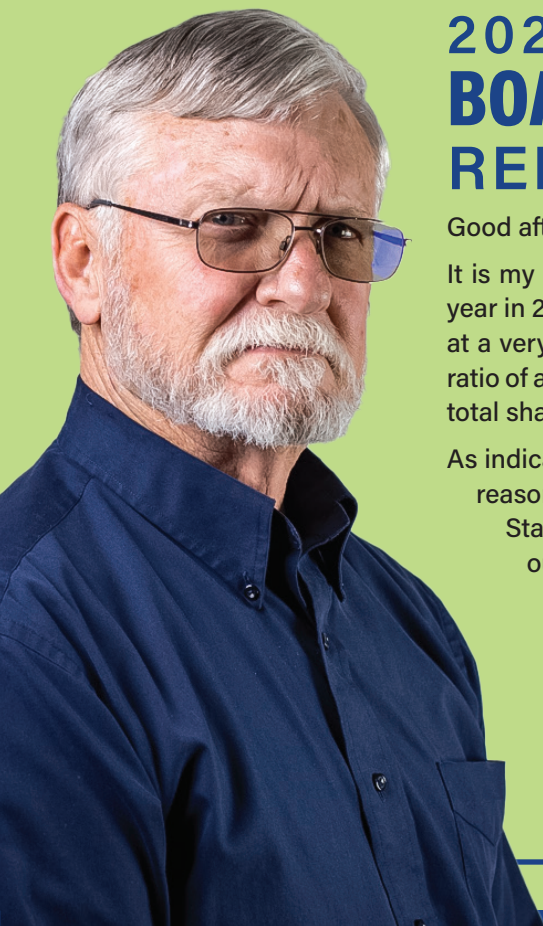
It is my pleasure to report that Southwest Louisiana Credit Union had another outstanding year in 2023. The Credit Union concluded 2023 with assets of \$171,969,480 and an asset yield at a very strong 5.23%. We ended the year with net income of \$865,377 and a loan to share ratio of an astonishing 99.18%, where the average loan to share ratio for our peers is at 74.20%. total shares on deposit was \$136,429,734.

As indicated, Southwest Louisiana Credit Union had a very good year in 2023. The main reasons for this success are the members and the caring, courteous and knowledgeable Staff. Through hard work, planning and dedication by all of our Staff and Management, our Credit Union is prepared to meet the needs of its members today and for many years to come while holding true to the values that have served us well for decades. It is a great honor to be part of this organization, with "members helping members." Thank you.

Sincerely,

*William Wilkie*

**William Wilkie**  
Treasurer, Board of Directors



# 2023 FINANCIAL REVIEW

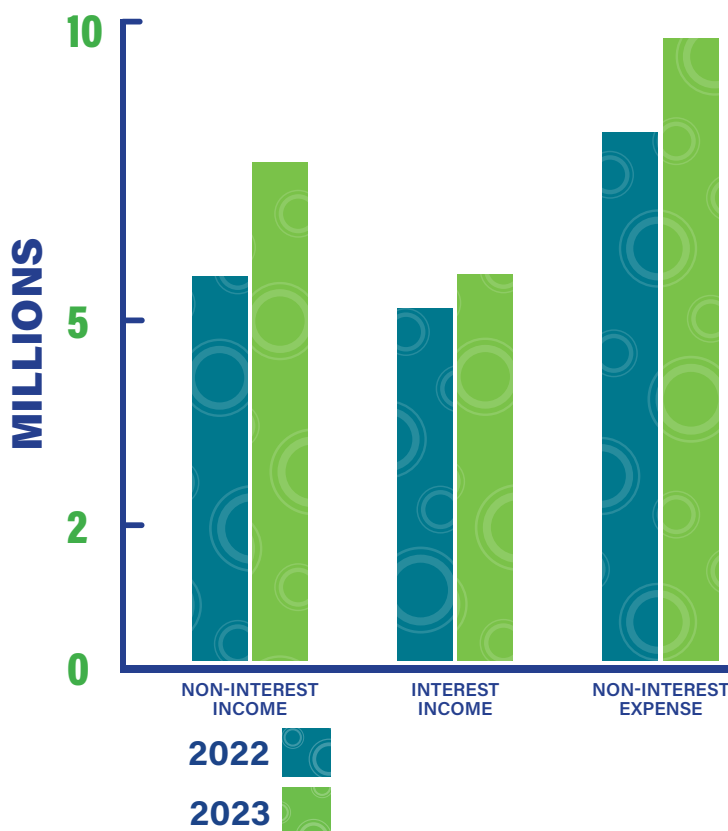
## STATEMENT OF OPERATIONS (INCOME)

AS OF DECEMBER 31, 2023

INTEREST INCOME	
Loans receivable	\$8,612,353
Investment securities	\$382,705
	\$8,995,058
Interest expense	-\$1,417,177
Net interest income	\$7,577,881
Provision for loan losses	-\$1,538,132
<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES</b>	<b>\$6,039,749</b>

NON-INTEREST EXPENSE	
Compensation and benefits	\$5,312,083
Office occupancy and operations	\$3,578,980
Professional and outside services	\$618,637
Servicing and collection expenses	\$398,911
Other non-interest expense	\$922,596
<b>NET NON-INTEREST EXPENSE</b>	<b>\$10,831,207</b>
<b>NET INCOME</b>	<b>\$865,377</b>

NON-INTEREST INCOME	
Service charges and fees	\$2,864,489
Other non-interest income	\$2,292,001
Gain/Loss on other securities	\$0
Gain/Loss on Fixed Assets	-\$65,318
Other non operating income	435,027
<b>NET NON-INTEREST INCOME</b>	<b>\$5,656,835</b>



# 2023 FINANCIAL REVIEW

## STATEMENT OF FINANCIAL CONDITION

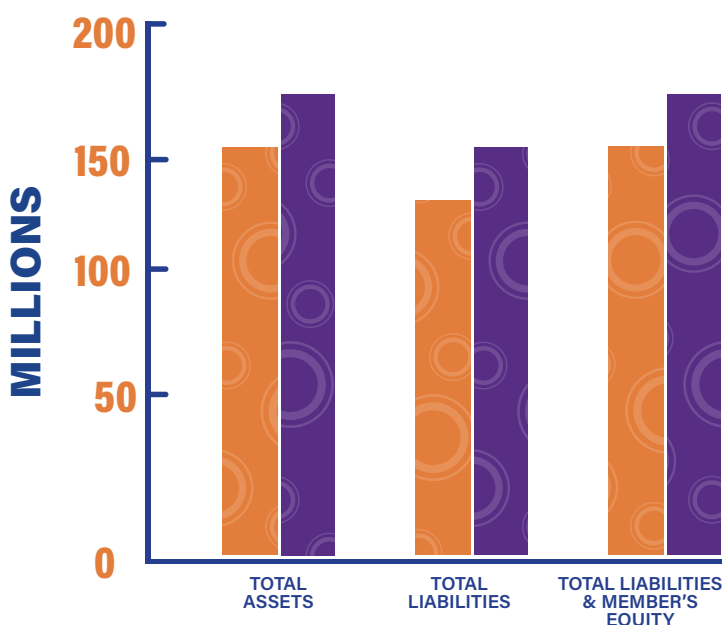
DECEMBER 31, 2023

ASSETS	
Cash and cash equivalents	\$2,649,060
Interest-bearing time deposits in other financial institutions	\$2,232,000
Investment securities, available for sale	\$15,187,844
Loans receivable, net of allowance for loan losses of \$1,915,165	\$133,403,510
Accrued interest receivable	\$480,955
National Credit Union Share Insurance Fund Deposit	1,413,739
Investment in corporate credit unions — at cost	\$432,920
Premises and equipment — net	\$9,552,139
All other assets	\$6,617,313
<b>TOTAL ASSETS</b>	<b>\$171,969,480</b>

LIABILITIES AND MEMBERS' EQUITY	
Members' shares and savings accounts	\$139,531,803
Accounts Payable	\$9,769,760
Accrued expenses and other liabilities	\$0
Non-member deposits	\$2,098,999
<b>TOTAL LIABILITIES</b>	<b>\$151,400,562</b>

MEMBERS' EQUITY, SUBSTANTIALLY RESTRICTED	
Regular reserve	\$3,736,803
Equity acquired in merger	\$2,362,304
Undivided earnings	\$17,197,663
Accumulated other comprehensive loss	-\$2,727,852
<b>TOTAL MEMBERS' EQUITY</b>	<b>\$171,969,480</b>

<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>\$172,091,571</b>
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# You own







this place.





Ryan Street Branch



Main Branch, Lake Charles



W. 18th Street Branch

# LOOK AT US GREAUX!



South Beau (Longville) Branch



Financial Empowerment Center  
inside SWLA Center for Health Services



Sulphur Branch

# 2023 PRESIDENT/CEO'S REPORT

Dear Members,

Welcome to the 2024 Annual Meeting. Our aspirations for 2023 were for continued growth of our great credit union. Growth took on many shapes and forms in 2023 and SWLACU continues to do amazing things for our members, community, and employees. We once again continued our strong financial performance in 2023 despite one of the most unique economic environments we've had in quite some time. We were able to accomplish our goals in large part through strong community partnerships and involvement and this will only increase in 2024.

Southwest Louisiana Credit Union will always do everything in our power to make our communities and members' lives a better place. We're able to do that by continuing to give our members the highest level of service and running a safe, financially secure credit union. We ended the year with total assets of \$171,969,480 and loans totaling \$135,306,199. Net income for the year totaled \$865,377. These numbers demonstrate our commitment to being strong financial advocates in the community and our ability to reinvest this income back to our members through higher dividend rates on deposits, lower loan rates, reduction in fees, and improved technology!

## WE'RE LOVING SOUTH BEAU!

On May 18, 2023, we officially cut the ribbon and had our Grand Opening for our South Beau branch. SWLACU services a unique mission of bringing convenient and affordable financial services to members of our community that need it most. We are the first and only financial institution in this growing community. As we closed 2023, we ended with over \$3,000,000 in deposits at this location, more than doubling our initial goal! If you haven't had a chance, we invite you to go visit your new place!

## COMMUNITY DEVELOPMENT IS OUR PURPOSE

For those members who don't know, SWLACU is the only financial institution headquartered in the Lake Charles area that has the Community Development Financial Institution (CDFI) designation from the U.S. Department of Treasury. Being a CDFI means that we've gone above and beyond to prove that our primary mission is people above profits. This led to us being awarded over \$2,400,000 in grant funds over the next five years. We're able to use these resources to reinvest millions back into our membership through initiatives like upgrading technology and promoting affordable financial services. In 2024, we will grant \$150,000 of these funds directly back to members for those needing assistance in homeownership as well as those wanting to start or grow their business. Be on the lookout for how our CDFI designation will continue to impact you!

## FEES, BE GONE!

As we live our mission of "Financial Empowerment for All" and work towards our vision of "Eliminating Poverty in the Communities We Serve," we evaluate what fees were putting undue financial burden on our members. In doing so, we eliminated several fees and modified others. We estimate that these changes will return over \$700,000 back into our members' pockets in 2024 alone. While this will directly impact our credit union's bottom line, this move demonstrates our commitment to always look out for our members in every way we can!

As we look forward, we understand that fluctuations in the economy can affect our members individually in different ways. Please know we will continue to be here to serve you. We have full-time Financial Counselors on staff to help you navigate your own unique situation free of charge. Southwest Louisiana Credit Union remains a financially strong and safe financial institution and will continue to be the leader of impact in our community.

Respectfully,



**Chad Miller**  
President/CEO



**1667**  
Signature  
Loans

**718**  
Car Loans

**217**  
Real Estate  
Loans

**108**  
Indirect  
Loans

**330**  
Other  
Collateral

**46**  
HELOC  
Loans

**32**  
Commercial  
Loans

## 2023 ANNUAL LOAN REPORT

The Southwest Louisiana Credit Union Loan Department had a challenging but rewarding year in 2023. Loan growth increased by 4.55% bringing our total loan portfolio to \$135,306,199.00. With upcoming technology enhancements, we will continue to focus on the member experience and make the loan process as smooth and efficient as possible. Our mission is to still help our community achieve their financial goals.

The Consumer Lending department disbursed 2,472 loans to our members for \$27,702,709. We continue to offer convenient online loan applications and electronic signatures for all consumer loans. Indirect Lending is another program we offer to our members which enables you to have the flexibility of closing your car loan at the dealership on the weekend or after hours but still have your loan here at the credit union.

In late 2023, we implemented an instant loan product, FlashCash, that is a relationship-based loan. Essentially, the more business you have at the credit union, the more you qualify for. The entire process takes just a few minutes and can fund your account instantly once approved.

The Real Estate Department booked 100 mortgage loans for \$9,948,032.00. Our Home Equity Line of Credit (HELOC) loan product proves to be an efficient way to access your home's equity. The process is very easy, and we can usually close these loans in 7-10 days.

Business Lending offers a full suite of business products to our members! We offer start up loans, lines of credit, rental property and we were able to close 19 Commercial loans for \$2,508,176.00.

We appreciate your membership and giving us the opportunity to serve you.

Sincerely,

*Christina C Davis*

**Christina Davis**  
Chief Lending Officer





## 2023 SUPERVISORY COMMITTEE REPORT

The Supervisory Committee for Southwest Louisiana Credit Union is made up of members Cheyanna Glyenn, Renee Davis, and Kenneth Thomas, who volunteer their time and talents to serve.

The core mission of the committee is to protect the Credit Union by ensuring its safety and soundness. In efforts to monitor the normal financial activities and electronic security of the Credit Union, the Supervisory Committee members are tasked with conducting surprise audits, working with the Board of Directors, Management, and Staff — all while keeping the members interests a priority.

The Supervisory Committee takes pride in monitoring compliance with federal and state requirements as well as engaging Certified Public Accounting (CPA) firms to perform audits. Through these outside CPA firm audits and random auditing of the different branches by the committee, we are confident that our credit union is very secure and look forward to a successful 2024!

In closing, I would be remiss if, on the behalf of the Supervisory Committee, I did not thank the Board of Directors, Managers, and Staff for their continual support and cooperation. The dedication put forth by all of these individuals is remarkable. Because of them, our Credit Union will continue to thrive and grow.

Sincerely,

*Cheyanna Glyenn*

**Cheyanna Glyenn**  
Supervisory Committee Chair



# NOMINATING COMMITTEE LETTER

## JANUARY 19, 2024

January 19, 2024

**TO: SOUTHWEST LOUISIANA CREDIT UNION MEMBERS**  
**FROM: 2024 NOMINATING COMMITTEE**  
**EVENT: 2024 ANNUAL MEETING**  
**WHEN: THURSDAY, APRIL 11, 2024, AT 6:00 P.M.**  
**WHERE: BUCCANEER ROOM AT THE LAKE CHARLES EVENT CENTER**

Dear Member:

Southwest Louisiana Credit Union would like to invite its membership to our **2024 Annual Meeting**. This is a time for members to meet their elected officials as well as office staff. A review of the past year and an overview of the coming year will be presented.

The Board of Directors of the Southwest Louisiana Credit Union adopted the state model by-laws in 1989, in which there has been a change in the nomination of elected officers. There will be no nominations from the floor. Vacancies shall be made by petition signed by one percent of the membership, with a minimum of **150** signatures and the maximum of **500**. The period for receiving nominations by petition shall, in all cases, extend 30 days from the date the petition requirements and the list of nominating committee's nominees are mailed to all members. To be effective, such nominations shall be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. Such nominations shall be filed with the secretary of the credit union at least 40 days prior to the annual meeting. Certificate/petition sheets can be picked up at either office of the credit union.

The nominating committee submitted the following for election:

#### Board of Directors

Terry Swire	1-Year Term
Chris Edwards	3-Year Term
Robert Collins	3-Year Term

#### Supervisory Committee

Renee Davis	1-Year Term
Kenneth Thomas	2-Year Term
Cheyanna Glyenn	3-Year Term

Each nominee (by petition) shall submit a brief statement of qualifications with biographical data.

**REMEMBER:** File your nominations with J. Alton Childs, Chairman of the Nominating Committee, care of Southwest Louisiana Credit Union by **March 1, 2024**.

Sincerely,

*J. Alton Childs*

**J. Alton Childs**  
Secretary

# MEET YOUR BOARD OF DIRECTORS



**Robert Collins**  
*Chairman*



**Chris Edwards**  
*Vice Chairman*



**William Wilkie**  
*Treasurer*



**Alton Childs**  
*Secretary*



**Kevin Istre**



**Terry Swire**



**Donna Smith**



**Gene Steech**



**Mike Dronet**

# MEET YOUR SUPERVISORY COMMITTEE



**Renée Davis**



**Cheyanna Glynn**  
*Supervisory Committee Chair*



**Kenneth Thomas**

# 2023 PROGRESS

## SOUTH BEAU BRANCH GRAND OPENING

In May, we had a grand time with our new neighbors and friends at the South Beau Branch grand opening!

We celebrated with a ribbon cutting, free food, a 360° photo booth, and giveaways. We also offered a spin in the cash machine to our new members who joined.



## EXCUSE THE MESS WHILE WE MAKE PROGRESS

In July, construction began on our Sulphur branch. While our drive-thru has been closed, the lobby has remained open to allow our members to complete their transactions.

Once construction is complete, our members will have access to three new drive-thru lanes, a night drop, and a smart ATM.



## FOOD PANTRY RIBBON CUTTING

In December, we officially cut the ribbon on our new food pantry at the McNeese Street Branch.

We thank the Chamber SWLA and Economic Development Alliance, board members, and the many other community partners who participated to help us celebrate.

We look forward to supporting our members and the great people of Southwest Louisiana with this new service.





## CATCH US ON GAME DAY

In September, partnered McNeese State University to be the official ATM providers for all of its 2023 home games.

We had our convenient ATM located in the north end zone all season long.

This ATM offered a way for our credit union members to get cash conveniently while enjoying its McNeese home games.



## JOIN THE WINNING TEAM

In September, we announced that we signed as a McNeese Foundation Corporate Sponsor and became the Official Credit Union of McNeese Athletics!

*"Being the Official Credit Union of McNeese Athletics fills me with pride for our institution. SWLACU has been the credit union for McNeese students for decades and being able to come full circle with this partnership by supporting our community's student athletes with financial education and convenient access to financial services will allow us to continue to fulfill our mission of 'Financial Empowerment For All.'"*

— Chad Miller, Southwest Louisiana Credit Union CEO

We had the opportunity to visit with McNeese men's basketball players Head Coach Will Wade, and the Ranch Collective. They stopped by our McNeese Street Branch for a photoshoot and to film some awesome content with our CEO, Chad Miller.

We featured Christian Shumate and Shahada Wells of the history-making McNeese Basketball team on our new billboard. We're proud of this incredible team and the impact its made, not just in Southwest Louisiana, but all of college basketball.

Stay on the lookout for all things blue and gold to come in the future!



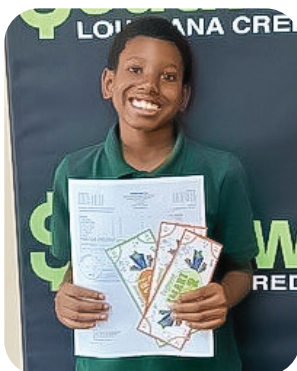
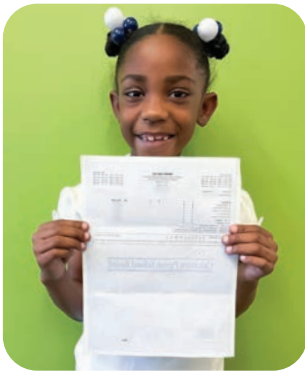
# 2023 OUTREACH

## WE TEACH KIDS ABOUT MONEY TOO!

Towards the end of the year, we wrote, illustrated, and published a children's storybook with the help of our friends at the O'Carroll Group.

Our book, *Buddy the Coin's Adventures with Money*, follows our friendly mascot, Buddy the Coin, on his journey to learn how to earn, save, and spend his money wisely.

We plan to read this fun and informative book to students across Southwest Louisiana to advance our mission of Financial Empowerment for All.



## RECOGNIZING OUR BRIGHT SMART STARS!

In October, We launched our award-winning youth program, Southwest Smart Stars, a student achievement rewards program.

We designed this program to recognize and reward the accomplishments of SWLA students.

With this program, students have the opportunity to earn Smart Star Bucks based on their academic performance, attendance, community involvement, and more. Smart Star Bucks can be collected and redeemed for exciting rewards, such as prizes or cash.



## OUR SMART GUIDE FOR SAVING MONEY

In November, we had the pleasure of speaking with Ms. Chambers's students at Washington Marion High School about our Smart Money Guide for Young Adults workbook.

We gave out our workbook to each student before diving into all things loans and credit and enjoyed our wonderful and engaging discussion with these amazing students!



## COMMUNITY RESOURCE FAIR AND SHOES FOR SCHOOL

In August, We helped kids and families for the new school year with free educational resources.

We handed out over 100 pairs of shoes and snack sacks to families across the SWLA community during our second annual Community Resource Fair.

We've felt the love from the families, our community partners, and the SWLA Center for Health Services.

## SPREADING HOLIDAY CHEER

In November, we held another successful annual Black Wednesday Thanksgiving promotion.

We handed out Market Basket gift cards to new members and current members alike.

In December, we were able to gift local families with a Christmas tree tower made of household necessities.

We know that these necessities can often be the items that crimp families' grocery bills, especially during the Christmas season.

We appreciate Project Build a Future for putting us in touch with these deserving families.



# \$outhwest

LOUISIANA CREDIT UNION

**2255 E. McNeese Street**  
Lake Charles, LA 70607

**2000 Opelousas Street**  
Lake Charles, LA 70601

**4056 Ryan Street**  
Lake Charles, LA 70605

**101 N. Cities Service Hwy.**  
Sulphur, LA 70663

**317 W. 18th Street**  
Lake Charles, LA 70601

**12781 U.S. 171**  
Longville, LA 70652

[swlacu.com](http://swlacu.com)  