

# ACHIEVEments

For Members of the Louisiana Association for Personal Financial Achievement

OCTOBER 2014

## CALL FOR NOMINATIONS

Nominations for maturing terms of the Board of Directors have been submitted by Nominating Committee members: Debbie Lapeyrouse, Chief Operating Officer for Louisiana Jumpstart; Susan Leake, former President/CEO La Capitol Federal Credit Union; and Herb L. Sumrall, retired Director, Department of Civil Service. 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:

### J. Reginald Coco, Jr.

Senior Attorney, House Legislative Services, retired. He has served as chairman of the La. Tax Commission, Assistant Executive Director of the La. Sheriffs' Association and worked with the offices of the Secretary of State and the Attorney General. For the past 41 years, Mr. Coco has served La Cap in a number of capacities, including director, board chairman, board secretary, and Credit Committee chairman. He currently serves on the Building Committee, Branding Committee, and Investment Committee.

### Michael E. Hooper

President/CEO of La Capitol Federal Credit Union. He is a Certified Public Accountant and a founding member of the Louisiana Association for Personal Financial Achievement. Mr. Hooper serves as a member of the Central Community Public School System Finance Committee, as Vice President of Finance for the Istrouma Area Council of the Boy Scouts of America, and as a Board Member and Treasurer of Covenant Community Church. He is a member of the Rotary Club of Baton Rouge, the Louisiana Society of CPAs, and the American Institute of CPAs.

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), Sunday, October 19, 2014. There will be no nominations from the floor at the Annual Meeting. Contact Achieve at 225-342-5365 for details on the official procedure for submitting nominations.

JOIN US AT THE  
**ANNUAL MEETING**  
December 18, 2014, at 11:30 a.m.

**ACHIEVE Main Office, Baton Rouge**  
700 Main Street, Suite 107

December 2014						
SUN	MON	TUE	WED	THU	FRI	SAT
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

## What is a credit score?

A credit score is a number that summarizes your credit risk, based on a snapshot of your credit report at particular point in time. A credit score helps lenders evaluate your credit report and estimate your credit risk.

The most widely used credit scores are FICO® Scores, the credit scores created by FICO. Lenders can buy FICO® scores from all three major credit reporting agencies. Lenders use FICO® scores to help them make billions of credit decisions every year. FICO develops FICO® scores based solely on information in consumer credit reports maintained at the credit reporting agencies.

Your credit score influences the credit that's available to you and the terms (interest rate, etc.) that lenders offer you. It's a vital part of your credit health.

More information on FICO® Scores and credit scoring can be found online at [www.myfico.com/crediteducation](http://www.myfico.com/crediteducation).

## Tips on How to Repair Your Credit

- Begin by contacting credit reporting agencies to obtain a copy of your credit report. [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Report errors on your credit report to the credit reporting agency in writing. Include copies (NOT originals) of documents that support your position. Keep copies of your dispute letter and enclosures.
- Contact your lenders to renegotiate payment plans.
- Opt out of receiving unsolicited offers for credit cards to avoid the temptation if you have trouble managing credit cards.

### Contact Information

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**Executive Director**  
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**Baton Rouge, LA 70802**

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225.342.5365  
*8am-5pm, CST, M-F*

**Email**  
[achieve@lapfa.org](mailto:achieve@lapfa.org)

**Website**  
[www.lapfa.org](http://www.lapfa.org)

### 2013 - 2014 Officials

*Samuel Sanders, President*  
*J. Reginald Coco, Jr., Vice President*  
*Michael Hooper, Secretary/Treasurer*  
*Dr. Jim Gardner, Director*  
*Jeanne Johnston, Director*



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## ACHIEVE

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