



# Winter Newsletter

December 2024

Thank You For Being A Credit Union

## MEMBER

This year has been like no other.

But somehow we made it. A new year always provides us with the opportunity to reflect on what we've been through – and to marvel at the possibilities of what lies ahead.

We approach each new year with a sense of optimism, and 2025 is no different.

To capture that sense of hope – and the belief that better days are coming. Your Board of Directors, Volunteers and Staff would like to thank our members for their unwavering support. We hope that we have met your financial needs and served you well during these unprecedented events.

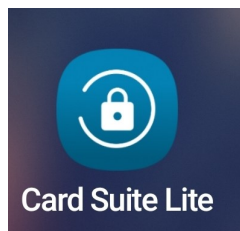


**SecurLOCK Equip** Download the app to freeze and unfreeze your **Credit**

FIS Payments

**Union VISA Credit Card** in the event your card is ever lost or stolen.

Download the app to freeze and unfreeze your **Credit Union Debit Card** in the event your card is ever lost or stolen.



Contact us to find out how a Bill Consolidation Loan can help

Has the last couple of years waged war on your finances?

Do you find yourself at the bottom trying to crawl out of a hole, and getting nowhere?

Well it's time to start digging out with a bill consolidation loan from *your* credit union. A consolidation loan can help you get back on top of your finances. With a low rate loan, you can pay off those high-interest credit cards, and with just one payment to make, it will help simplify your life as well.

A consolidation loan can also help protect your credit rating. Missed payments can adversely affect your score, as payment history is weighted to make up more than a third of it.

The higher your credit score is, the lower the rate you'll pay on other loans when it comes time to buy a new car or home improvement loan.

Your credit score can also affect what you pay for insurance and even if you rent an apartment.

Contact *your* credit union today to find out how a Bill Consolidation Loan can help you climb out of debt.



See us for a Signature Loan

If your cash cow has run dry and you need some moo-la, a Signature Loan from your credit union can help. A Signature Loan - or a personal loan - is based on your good name, rather than being based on collateral like a vehicle loan or a home equity loan.

They're also sometimes called unsecured loans. Signature loans are often used to pay for a

wedding, adoption, or a vacation, even to consolidate debts. They're also a good source of funds for an unanticipated expense such as medical bills, funeral expenses, legal fees, or expensive car repairs. So if you find yourself in need of funds, visit our website to apply online or drop by our office and we'll help you through the process.

Dividends Declared 12/31/2024



REGULAR & SPECIAL (CLUB) SHARE ACCOUNT

Average Daily Balance		
\$ 0.1 -- \$1,000.00	0.00%	0.00%APY
\$1,000.01 -- \$250,000.00	0.25%	0.25%APY
\$250,000.01 and up	0.00%	0.00%APY

FRESH START SAVINGS ACCOUNT

Average Daily Balance		
\$200.00 and up	0.00%	0.00%APY
\$250,000.01 and up	0.00%	0.00%APY

ELLY THE ELEPHANT KIDS & YOUNG INVESTORS SAVINGS ACCOUNT

Average Daily Balance		
\$25.00 and Up	0.25%	0.25% APY

SENIOR CHECKING ACCOUNT

Average Daily Balance		
\$ 0.00 -- \$1,499.99	0.00%	0.00% APY
\$1,500.00 - \$250,000.00	0.25%	0.25% APY
\$250,000.01 AND UP	0.00	0.00%APY

MONEY MARKET ACCOUNT

Average Daily Balance		
Minimum to Open		
\$ 0.00-- \$ 2,499.99	0.00%	0.00% APY
\$2,500.00 -- \$50,000.00	1.00%	1.01%APY
\$50,000.01 -- \$100,000.00	1.50%	1.52%APY
\$100,000.01 -- \$250,000.00	1.75%	1.77% APY
\$250,000.01 and up	0.00%	0.00%APY

INDIVIDUAL RETIREMENT ACCOUNT

Average Daily Balance		
Minimum to Open		
\$ 0.00 -- \$249.99	0.00%	0.00% APY
\$250.00 AND UP	0.25%	0.25% APY
\$250,000.01 and up	0.00%	0.00%APY

SHARE CERTIFICATES aka Certificates of Deposit

Minimum to Deposit \$1,000.00		
Six (6) Mos.	3.25%	3.27% APY
One (1) Year	3.50%	3.53% APY
Eighteen (18) Mos.	3.00%	3.03%APY
Two (2) Years	3.45%	3.49% APY
Three (3) Years	3.20%	3.24%APY

Maximum amount accepted \$250,000.00

If you're happy to say goodbye to 2024, you're not alone.



It was another year for the record books and caused many people financial turmoil. So turn your calendar over to 2025, and get a fresh start on your budget. Here are five do's and don'ts:

1. Don't think of your budget as a budget, but as a money plan. "Budget" can conjure up images of doing without. Instead, a money plan is a way to make sure you are spending and saving in ways that help you meet your goals.
2. Do keep track of your spending for a few weeks. Only by diligently accounting for every penny can you understand if you are spending on things you don't really need.
3. Do watch out for bills you've placed on auto-pay. Auto-payments can be a great idea, for example, putting your credit union loan on autopilot ensures you won't accidentally miss it and wreak havoc with your credit score. But if you're paying for a streaming service you rarely use, that's just money down the out-of-sight, out-of-mind drain.
4. Do comparison-shop for insurance. You don't have to wait until your premium is due to make a change.
5. Don't over-withhold your taxes. If you are expecting a big tax refund, you're just giving Uncle Sam an interest-free loan. Try to withhold just enough that you come out even on tax day.

