



## A NOTE FROM OUR CEO

### PG 1 A Note From Our CEO

Mobile Banking

Money Market Account

### PG 2 Things to Know for Tax Day

How to Financially Prepare for College

Share Certificate

Follow us on Social Media

Memorial Day BBQ on a Budget

Auto Refinance

Summer is around the corner, and there is so much to look forward to! Graduations, vacations, and summertime activities are all coming down the pipe, and it's that time of year when everyone just feels better.

As always, we are committed to serving our community 24/7, 365 days a year. Whatever your big plans are for the season and in life, we have a solution to help you pull them off. Sending a kid off to college? We can help with that. Planning a family vacation? We can help with that too. We can even help you score the boat you've been eyeing so you can enjoy summer to the fullest.

You deserve to enjoy these things and feel financially confident in doing so. Our promise is to always support you and your unique needs, no matter the season. Here's to making a splash and enjoying some summer fun!

- Jeana Rodivich

### 24/7 Banking!

Get what you need wherever you go! Our mobile app allows you to access your account on the go! Transfer funds, make deposits, pay bills, and so much more!



### Maximize Your Savings!

With a money market account, you can earn a higher rate of interest on your money while retaining easy access to your funds with a low minimum balance of just \$2,000.

## Get Ready for Tax Day!

- **Keep organized:** Start by gathering all necessary documents, such as W-2s, 1099s, and receipts for expenses
- **Contribute to retirement accounts:** Contributing to a traditional IRA or 401(k) can help reduce your taxable income and lower your tax bill
- **File on time:** Filing your taxes by the deadline can help you avoid penalties and interest charges
- **Get help if needed:** If you're unsure about any aspect of your taxes, consider seeking help from a tax professional or using tax preparation software

## How to Financially Prepare for College

Going to college opens you up to many brand-new experiences and challenges. Striking out on your own to become a financially independent adult can be scary, especially if you don't feel prepared. Here are a few financial tips to help you feel ready to take on the world!

1. **Create a budget:** Start by making a list of daily, monthly, and yearly expenses and map out their costs. From there, you will have a solid idea of how much you will spend overall. You can also practice with your budget before you go to school to get used to the structure.
2. **Earn some extra cash:** Bringing in a little extra money before your first day of class gives you an advantage for your financial future. Whether you work a summer job or start a side hustle, any additional income can help you feel secure and prepared for the next season of your life.
3. **Build your credit:** Going into college with a good credit score will open plenty of opportunities for you. You can start building your credit by opening a secured credit card. Owning a secured credit card is like putting training wheels on a regular credit card, so there is less room for error.

### Share Certificate

With a share certificate, you can enjoy competitive rates and various terms ranging from 3 to 24 months with a minimum deposit of just \$2,000.



Follow us on social media!

@CUSAFCU

## Memorial Day With a Low-Budget BBQ!

Memorial Day is an important time in our country to honor the brave men and women who sacrificed their lives for our freedom. One way we can highlight our fallen heroes is through a well-cooked meal. Gather your loved ones this Memorial Day and try these money-saving tips for your BBQ!

1. **Host a potluck:** Have your guests pick certain dishes they want to contribute.
2. **Don't overspend on meat:** Stick with cheaper cuts of beef and plant-based options.
3. **Use what you already have:** Pick up some festive napkins and use your everyday plates and flatware.
4. **Make extra:** Make enough so that you're guaranteed to have extras the next day.



### Auto Refinance

Is your car loan leaving you with high monthly payments? It's time to consider refinancing! With our competitive rates and flexible terms, we can help you save money and reduce your monthly payment.

[LEARN MORE](#)

### Holiday Closures

**Good Friday: Close at Noon**  
April 7

**Memorial Day**  
May 29

**Juneteenth**  
June 19

Federally Insured by

**NCUA** EQUAL HOUSING LENDER

PAGE 2