

2018

The Year of Home Ownership

Dreaming of owning your own home? We have programs and options to make those dreams come true. Unsure of how or where to start? Our mortgage lender can put a plan in place to decrease your fears and help you avoid mortgage pitfalls. Home ownership is exciting and rewarding. Your money builds equity in an asset instead of creating a profit for a landlord. Call in today. The keys to your castle are only a few steps away.

Need Financial Freedom in 2018?

GET OUT OF DEBT

Paying off debt increases your financial wellbeing. Are you doing it right? It may be surprising that there is a right way to pay off debt. Prioritize your debt! To be most effective in paying off debt, gather all loan accounts. A loan account is any account charging interest. Then, list your loan accounts in according to interest rate, highest to lowest. The interest rate is a priority over a balance of an account.

Any money being paid above a minimum payment(s) is then all routed to the account charging the highest interest rate until it is paid off. Continue to make the minimum payments on all other accounts. Once the first account is paid off, you move to the next account on the list and pay all extra money to that account until paid off and continue this as you move down the list until they are all paid.

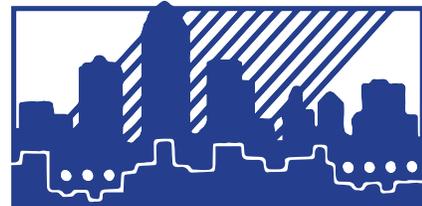
There's a catch. This plan only works if you stop using all loan accounts. Continuing to use any loan account or opening new accounts will usually nullify any effort of getting out of debt.

MONEY FOR RETIREMENT in 4-3-2-1

4. View the amount you are putting toward your savings as a bill. Consider it just as important as paying a water or utility bill.
3. Set up an IRA. IRA's usually pay a higher rate of interest and funds aren't easily withdrawn. This discourages a person from dipping into these funds for impulse buys. Many times an IRA contribution can be tax deferred, which helps keep money in your pocket longer.
2. Figure out what you can realistically afford to pay to your IRA out of each paycheck. Even \$25.00 per weekly paycheck adds up to \$1,300.00 per year.
1. Pay your IRA automatically. TCCU can set up an automatic payment from your account or your direct deposit. The money goes to savings before there is a chance to spend it on something else.

Winter 2018

MONEY
MATTERS



TRADESMEN
COMMUNITY
CREDIT UNION



2018 Holiday Closings

Martin Luther King Day
Monday,
January 15, 2018

President's Day
Monday,
February 19, 2018

"Getting your first loan is a stressful and scary process, but I am so glad I went through TCCU. It felt good to go through a place that cared about my financial stability and also believed in me! TCCU took the time to explain everything to me and made me feel comfortable throughout the whole process. Having a connected loan makes making payments easy and fast and now I am building up my financial reputation as a young adult. Thank you to Andrea and TCCU for giving me honest advice and supporting me through this process!"

— Shaeffer





Wondering who helps students and young adults create healthy financial habits? TCCU DOES!

Our CONNECTED program shows millennials how to manage personal finance.

How CONNECTED works.

1. Teaches how to save
2. Advises how to manage payments or debt
3. Uses technology to better manage accounts and cash
4. Rewards sound financial behavior
5. Live Chat access to experienced financial advisors
6. Low fee and no fee services
7. Low balance, low-interest loan products start credit reporting*

Start on the right track with our CONNECTED program.

*Restrictions may apply. See the Credit Union for details.

NEW YEAR, NEW CAR



TCCU AUTO LOANS

Keep Your Money Safe



Thieves continue their efforts to steal information and money. Protect yourself. Make sure you are familiar with whom you do business. When paying at a terminal keep your eyes open for anything that looks suspicious and cover your hand when entering your card's PIN. Don't give passwords or your card's PIN out to anyone you don't know and trust.

Can You Solve It?...

 +
  +
  = **30**

 +
  +
  = **18**

 -
  = **2**

 +
  +
  = **?**

Have other financial goals?

Contact us.

We help make those goals a reality.

YOU HAVE THE
POWER



To set your own PIN for debit cards.
CALL
1-800-717-4923