



United Connections

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www.unitedchurchescu.org

JANUARY 2021

2020'S DONE! Get a Fresh Start for 2021!



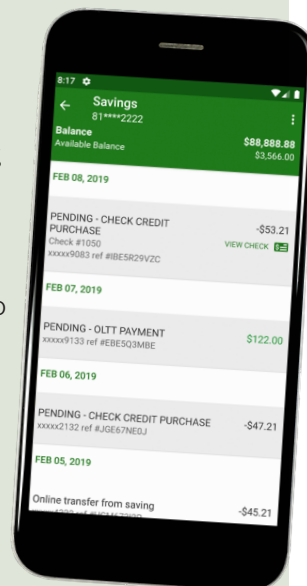
No matter what the past year held for you, a little bit of planning and a fresh new outlook can help you make 2021 your best financial year yet. Consider these simple, straightforward ways to get the year off on a strong and steady path.

- **Set goals.** Don't look back, look straight ahead, and make plans for what you hope to achieve in the coming year. Whether you want to save more, earn more, learn something new, or anything else, set your goals high and then start brainstorming a way to accomplish those goals.
- **Start a fresh budget.** Maybe you've budgeted in the past, and maybe it worked for you and maybe it didn't. Not all budgeting systems are created equal and not all systems work for everyone. Take a little time to research a budgeting system that fits your style and will fit your needs long term.
- **Make some cuts.** Take a look at your spending habits, debts, types of budgets, and other areas of life, and start cutting out anything that isn't working for you or fitting your lifestyle. Many things, whether seemingly financial or not, can have a direct or indirect connection to your finances.
- **Invest in yourself.** Determine to improve you. Whether you want to learn a new hobby, further your education, or simply commit some time to unwind, investing in yourself doesn't necessarily have to cost money. You can find free blogs, classes, YouTube videos and articles to help you invest time in investing in yourself.
- **Consider your tax withholdings.** Large tax refunds are a convenient way to reward yourself with additional savings at the end of a year, but you can increase those savings by lowering your tax withholdings with your employer, and then setting up an automatic transfer or direct deposit into a high-yield savings account. That way, you can earn interest on your hard-earned money instead of lending it to the government as an interest-free loan.
- **Automate everything.** Consider direct deposit of your income, automated transfers to savings, recurring bill payments, and other automations to save yourself a combination of time and money.

ELECTRONIC SERVICES

Between work, kids, chores and errands, we know your time is valuable – and limited. That's why we're pleased to share with you this list of convenient services that are available to you as a UCCU member.

- **Online Banking** – Log into your UCCU account from any computer with internet access.
- **E-Statements** – View, download, and print your monthly statement whenever you want, from wherever you are.
- **E-Notices** – Receive notifications via email regarding notices and forms that are available on your account.
- **Bill Pay** – Manage payees, schedule one-time or recurring payments, or pay other people.
- **Mobile App** – Use your mobile device to check your balance, transfer funds, view transaction history, and more.
- **Card Valet Debit Card App** – Quickly and easily manage your debit card anytime, anywhere.



Visit www.unitedchurchescu.org to learn more and start taking advantage of these free and easy services today.



Is It Time to Order Your FREE Credit Report?

Checking your credit report regularly can help you make good financial decisions and detect signs of identity theft early. Request a free copy of your credit reports from Experian, Equifax and TransUnion once every 12 months to understand how you might look to a lender.

Request your free credit report:

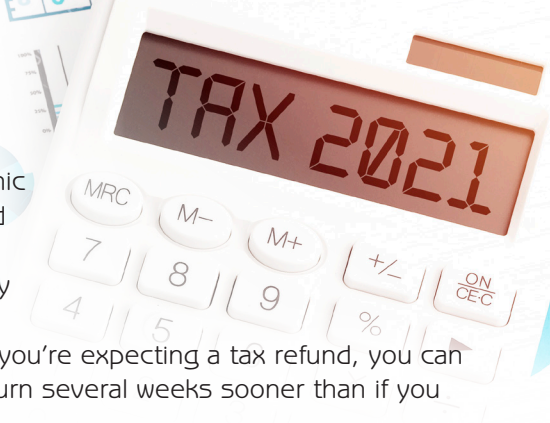
- **Online:** Visit AnnualCreditReport.com
- **By Phone:** Call 1-877-322-8228.
For TTY service, call 711 and ask the relay operator for 1-800-821-7232.
- **By Mail:** Complete the Annual Credit Report Request Form, and mail it to: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281

FEE SCHEDULE CHANGE

Effective January 1, 2021, the quarterly membership fee will be \$3.00. This fee is waived for all "Diamond" members. There were also some adjustments made to a few of our member services. For a complete fee schedule please visit our website at www.unitedchurchescu.org or request a copy at the office.

TAX PLANNING TIPS FOR 2021

- **File electronically.** Electronic returns are safe, secure, and processed faster than paper returns, so you can rest easy knowing your taxes are filed safely and promptly. Plus, if you're expecting a tax refund, you can expect to receive your e-return several weeks sooner than if you were to file by mail.
- **Choose direct deposit.** You can choose to have your refund split between multiple accounts, making it easy to automate your savings. Simply provide your credit union account number(s) and our routing number: 272477681.



Get More from Your Home

With home values rising and mortgage rates hitting historical lows, now may be the perfect time to consider taking advantage of your home's equity. Whether you've got plans to consolidate debts, make improvements to your home, or further your education, a Home Equity Loan can help you get the low-cost financing you need to make your plans succeed.

A Home Equity Loan can be used for:

- **Home repairs, renovations and improvements**
- **Debt consolidation**
(including high interest credit card balances)
- **Large purchases**
- **Tuition or other ongoing expenses over time**
- **And more!**

Visit www.unitedchurchescu.org for current rates and application information.



Holiday Closings

Martin Luther King, Jr. Day
CLOSED

President's Day
CLOSED

Good Friday
CLOSED 12:00 TO 3:00

UNITED CHURCHES CREDIT UNION



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