

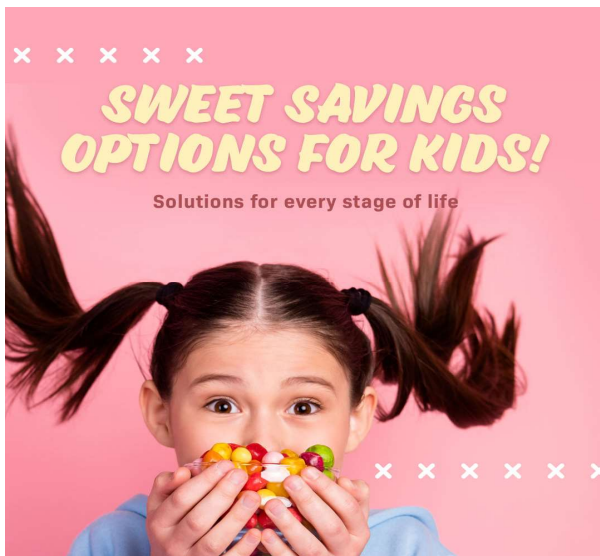


Monthly eNewsletter

352.588.2732

www.sacfcu.org

February 2023



We have sweet savings options for kids.

A youth savings account provides you membership into our credit union and access to all of the benefits of credit union membership. Youths under age 18 can open a youth account with an initial deposit of \$5.00 or more. Your initial \$5.00 serves as your share of ownership in the credit union and will be placed on hold throughout the life of your membership. Dividends are calculated daily, compounded, and credited monthly to your account. Visit our [Web site](http://www.sacfcu.org) to learn about additional youth accounts and resources.



Suffering from Santa-shock?

Open a
Christmas Club
account to save
for the holidays.



HAVE UPCOMING TRAVEL PLANS?



Be sure to complete a [Travel Notification Form](#) to avoid any transaction issues with your Credit Union debit and credit cards.



Simplify your Next Loan with a Pre-Approval

Are you in the market for a large loan-dependent purchase like a new home or a new set of wheels? Don't forget to get your pre-approval first!

Here's why:

1. **You'll know what you can afford.** A pre-approval will tell you exactly how much house or car you can afford, simplifying and quickening your search.
2. **You won't get taken for a ride.** When you're unsure how much you can spend on a car, the dealer may try to sell you one that costs more than you can really handle.
3. **You'll be taken seriously.** A car dealer or real estate agent will take you more seriously when you wave that pre-approval in their face.
4. **Secure the rate and financing terms you desire.** When you're making the deal for your purchase, there are bound to be some confusing moments as things come together. Some dealers use this as an opportune time to upsell warranties, insurances and other add-ons. While these things require consideration, it's too easy to tack the costs onto a loan without considering how it will impact payment and overall cost.

Ready to get pre-approved, submit your [application](#).

Find that Lost Retirement Account

Courtesy of Clover Leaf Financial, LLC.



Old accounts collecting dust can create a large opportunity cost!

Do you have a long-lost retirement account left with a former employer? Maybe it's been so long that you can't even remember. With over 24 million "forgotten" 401(k) accounts holding roughly \$1.35 trillion in assets, even the most organized professional may be surprised to learn that they have unclaimed "found" money.

[Read More](#)

We will be closed on Monday, February 20th, in observance of Presidents' Day



Coping with Inflation? Be Budget Aware

Inflation continues to put pressure on household budgets.

From groceries to gas, record-breaking inflation means the purchasing power of your money is decreasing each month.

Our partner GreenPath Financial Wellness offers you steps to keep you "budget aware" to help navigate this period of high inflation, however long it lasts. You can read these important steps in detail [here](#).



Financial Wellness Starts with Financial Education

From learning how to budget to paying down debt, being equipped with the right information is key to taking control of day-to-day financial choices and achieving your financial goals.

Through our partnership with GreenPath Financial Wellness, you have unlimited access to the **GreenPath LearningLab+** - a brand new education portal featuring a robust library of courses, guides, and other resources for improving financial wellness.

Designed by a team of education specialists and financial wellness experts, the portal is easy-to-use, convenient, and teaches key financial concepts in a fun and engaging way.

Learn how to:

- Establish a Budget
- Open a Checking Account
- Prioritize Expenses
- Improve Your Credit
- Establish Healthy Financial Habits
- Understand Forbearance & Mortgage Options

Registration is quick and easy! Sign up and start exploring courses [here](#).

Managing Debt as Interest Rates Rise

By GreenPath Financial Wellness



Debt can be a challenge to manage, even in the best of times. Now, with the economy in the news nearly every day, how do you effectively manage your debt as the cost of borrowing for things like homes, cars, and credit cards rises?

[Read More](#)



We will never contact you to obtain account information. As part of our effort to be greener, our primary communication is through email. If you choose to opt out of future emails, you may miss important information and announcements.

