

# Monthly eNewsletter

352,588,2732

www.sacfcu.org

**July 2021** 





## **2021 Mobile Banking Contest Winner**

Congratulations to Sandra Gonzalez, the winner of our second quarter contest and a new Apple iPad! She was drawn from a pool of 12,096 members who logged in 226,309 times using mobile banking.

# UPGRADE YOUR LIFE with a Home Equity Line of Credit!



## Courtesy of Clover Leaf Financial, LLC.





#### Inflation & the Real Rate of Return

Is your money gaining or losing purchasing power?

The real rate of return is an important personal finance concept to understand.

It's the rate of return on your investments after inflation. The real rate of return indicates whether you are gaining or losing purchasing power with your money.

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Due to scheduling challenges created because of COVID-19, we have made the decision to suspend Business Link meetings at this time.



#### **LIFESTYLE**

What Do I Need to Know About the Advance Child Tax Credit Payments?

Q: What do I need to know about the advance Child Tax Credits of 2021?

**A:** The advance Child Tax Credits of 2021 will be distributed monthly to eligible families, beginning on July 15. Here's what you need to know about these payments.

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#### WE'RE HERE TO HELP

Six Reasons to Switch to eStatements

Are you constantly dealing with a barrage of junk mail that clogs up your mailbox? Drowning in papers needing sifted through? Are you always afraid to throw out any paper from your financial institution, fearful that you'll be throwing sensitive material into the trash and making it an easy steal for would-be scammers?

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Before deciding to go ahead with a large purchase, divide the total cost by your hourly earnings rate. You may decide it's not a worthwhile purchase after all.

We will be closed on Monday, July 5<sup>th</sup> in observance of Independence Day.

