



MYC1CU NEWS

COMMUNITY 1ST CREDIT UNION &
GENERATIONS - A DIVISION OF C1CU
eNEWSLETTER
www.MyC1CU.com

SPRING

2022



Generations gets digital upgrades this Spring



Generations, a division of Community 1st Credit Union, is getting an all new Digital Online and Mobile Banking platform this Spring. Whether you are on a computer, mobile phone, or tablet, your digital banking will have only one login with a simple to use interface that looks the same and is easy to use wherever you are. This is one of many reasons we have invested in an award winning digital banking platform with Generations members to be receiving the first roll-out. Don't worry, Community 1st members will not have to wait much longer!

This update will include a ton of awesome new features including:

ONE Login - Sign into your online or mobile banking app with just one username and password!

Easy to Use - Enjoy a modern and simple to use platform that adjusts for your laptop, smart phone or tablet!

External Account Transfer - Easily set up transfers to and from external accounts.

and **MORE!**

Watch for important details coming your way by email, updates on our Facebook page, or by visiting www.GenerationsCreditUnion.com. We're so excited for every member to enjoy our new digital banking soon!

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HOLIDAY CLOSURES

Memorial Day
Monday, May 30th

Juneteenth
Monday, June 20th

IMPORTANT DATES

Easter
April 17th

Tax Day
April 18th

Earth Day
April 22nd

Cinco De Mayo
May 5th

Mother's Day
May 8th

Father's Day
June 19th

MDA Shamrock Fundraiser

Every year, more children across the United States are diagnosed with Muscular Dystrophy. Over time, MD sufferers are forced into wheelchairs and many experience difficulties breathing, swallowing, and completing day-to-day tasks and activities. Community 1st Credit Union was happy to partner again with the Muscular Dystrophy Association in their search for a cure.

"Shamrock" sales have become a highly recognizable fundraiser in our community and with your help, have been able to aid those in need with medical equipment, research funding and summer camps for children with MD. Thank you to our members who donated! If you are interested in supporting the Muscular Dystrophy association, visit their website at www.MDA.org to find out how you can help.

5 Ways to Spring Clean Your Finances



Spring time has become synonymous with decluttering, cleaning out, and getting organized. As you spring clean your home, why not consider adding your financial spring cleaning to the checklist?

As much as we want them to, houses won't clean themselves and neither will our bank accounts. Instead of letting dust accumulate on your budgets, let's give it a scrubbing along with that laundryroom sink you've avoided all year. Here are five ways you can spring clean your finances this year.

1. *Cleaning Out Your Unwanted Things*

Instead of moving boxes of stuff from one space to another each year as you accumulate more things, take an inventory of each space in your home and put everything you no longer use onto one of three lists: Sell, Donate, or Trash. When selling use sites like eBay, Etsy, or Offerup to find the right buyers.

2. *Review Your Monthly Budget*

Set some priorities for your money. What are your obligations, what are the things you choose to spend money on and how much are you setting aside towards saving/investing.

3. *Clean House on Subscriptions*

You'd be surprised how many online subscription services fly under the radar. Review transactions-

for the last few months and see if you notice any charges for HBO Max, Disney+, Apple or Google Play. Canceling just 4 unwanted subscriptions could save up to \$50 per month!

4. *Automate Your Savings*

Saving up money is a lot easier when you don't have to think about it. We can help you set up an automatic transfer from your checking account into a savings account every month. If you receive paychecks via direct deposit, you can set a percent of your paycheck to go directly into your savings account.

5. *Review Your Credit Report for Errors*

This is a great time to comb through your report and look for any errors. Thankfully, you can securely check your credit report for free once per year from each of the three main credit bureaus. Just visit www.AnnualCreditReport.com. Making disputes is free and fairly simple.

Just like your home, your finances will not clean and organize themselves without a little work and attention. As your needs change and you meet your short and mid-term goals, it's important to look at your finances, clean them up and make sure everything is in line with your life. Set aside time this spring to clean your house, your finances, and head into the summer with financial knowledge and confidence!

Waiting for your tax refund?



Borrow now with a **Signature Line of Credit** from Community 1st Credit Union and make low monthly payments while you wait.

- ✓ Borrow up to \$5,000 at a low fixed custom rate.
- ✓ Get money as you need it, with a phone or online funds transfer to checking or savings, or an in-person withdrawal.
- ✓ Pay interest only on what you borrow.
- ✓ Make low payments and use the cash at your discretion.
- ✓ Call us 253-722-5212 or visit www.myc1cu.com!

*All loans subject to approval of credit and our lending policies. Your interest rate based on your credit history. Your term is based on your purchase price and/or loan amount.



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