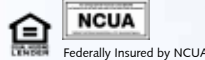


Take control of your finances!

MCFCU's Financial Education Center is a digital, financial education program designed to help you better manage your money. Take the first steps in preparing for your financial future today:



GET CONFIDENT ABOUT YOUR PERSONAL FINANCES

We know that navigating your finances can be challenging, and we are committed to providing you with resources to help manage your financial future. That's why we are thrilled to offer you a new financial education

program called the MCFCU Financial Wellness Center.

It is a free online, self-paced series of interactive modules that cover key

financial concepts such as saving, investing, credit scores, mortgages, and identity protection.

These short, interactive learning experiences will help prepare you with the skills to manage your finances and plan for the future! Many modules also feature Action Plans with budgeting and planning tools to reinforce positive behavior and help you take positive steps toward better financial health.

The learning experience was specifically designed for your busy lifestyle. It is mobile and tablet accessible, available in both English and Spanish, and each module is only 3 -7 minutes in length.



PROGRAM HIGHLIGHTS INCLUDE:

- A series of 3-7 minute, interactive learning modules on key financial topics.
- Mobile and tablet enabled so you can learn anytime, anywhere.
- Available in English and Spanish.

LEARN MORE ABOUT:

- 529 Plans
- Auto Loans
- Benefits of a Credit Union
- Budgeting Tool
- Building Emergency Savings
- Checking Accounts
- Considering Home Ownership
- Credit Cards
- Credit Scores & Reports
- Estate Planning
- Financing Higher Education
- Getting Started with Options (English Only)
- Identity Protection
- Insurance
- Investments
- Mobile Payments
- Mortgages
- Mortgage Modifications
- Overdraft
- Payday Loans
- Prepaid Cards
- Retirement 101
- Savings
- Social Security
- Taxes

Your financial well-being is important to us and we are committed to providing you with resources to manage your money.

SIMPLY REGISTER OR LOG IN TO GET STARTED TODAY!

madcofcu.everfi-next.net



Financial Education CENTER



Five Resolutions to Trim Spending and Reduce Stress

With the holidays behind you, now is the perfect time to give yourself a gift. Make a resolution to save more money this year. These five tips will help you trim spending, beef up savings, and reduce stress—just in time for the New Year.



1. Pay it off.

Pay off your credit cards to save money. Let's say you have a \$2,000 balance at 18% interest. If your minimum payment is 2% of the balance due each month, it will take you 19 years to pay it off and you'll incur \$3,862 in interest. But if you increase your monthly payments to 8% of the balance due—much more than the minimum—you'll reduce the payback time from 19 years to three years and nine months, and your interest costs now are only \$433. You've just "saved" \$3,429.

2. Conserve.

Small changes yield big savings on your utility bill:

- * Properly insulate all ducts.
- * Use programmable thermostats. Turn your thermostat back 10% to 15% for eight hours each day during the winter to save as much as 10% a year on your energy bill.

3. So what's a buck?

Grab a calculator. Add up what you spend on so-called "little things" that end up being budget-busters:

- * If you spend \$1.00 a day—seven days a week—on soda, that adds up to \$365 a year.
- * If you spend \$3.75 a day—every weekday—on fast food, that's \$975 a year.
- * If you spend \$5 each day on cigarettes, that's \$1,825 a year.

4. Tune it up.

Regular automobile maintenance—including low-cost oil changes, filter changes, and tire rotation—can save big bucks by preventing costly repairs. Keep your engine tuned and your tires inflated to their proper pressure. On the road, stay within posted speed limits because gas mileage decreases rapidly at speeds higher than 60 miles per hour.

5. Transfer it.

Pay yourself first—set up automatic transfers to your share or money market account. Have your paycheck automatically deposited to your account. Consider using direct bill payment from your share draft account for recurring payments like household bills, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations. Take advantage of your employer's tax-advantaged retirement plan—both are painless, automatic deductions from each paycheck.

It all adds up!

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MEMBER INSIGHT

BOARD OF DIRECTORS ELECTIONS

Each year the nominating committee recommends candidates to fill volunteer vacancies. Nominations can also be made by petition. The petition, which can be picked up at the 8th Street office, must be submitted to the credit union's 8th Street office by 12 p.m. on March 16, 2018.

Written statements of qualifications, biographical info, and willingness to serve if elected must accompany the nominee's petition. The nominating committee has nominated the following candidates for open positions for three years on the board of directors:

Bill Riffe • Danny Gore • Wally Fitch

If there is only one nominee for each position to be filled, an election will not be conducted. Nominations will not be accepted from the floor at the annual meeting.



2018 ANNUAL MEETING
April 25- 6:00 pm
at our Main Office - 8th Street

On the house
HELOC

USE YOUR HOME'S EQUITY TO FINANCE
JUST ABOUT ANYTHING!

*Closing costs and
annual fees are on us*

*Terms and Conditions Apply



*Madison County Federal
Credit Union*



*Madison County Federal
Credit Union*

MAIN

621 East 8th Street
Anderson, IN 46012
765.644.3623

SOUTH ANDERSON

Charles Street
in front of WalMart
765.648.3370

EDGEWOOD

Nichol Ave.
765.641.2342

ALEXANDRIA

Village Shoppes
at Timberlake Estates
765.724.3590

ELWOOD

State Rd.28 • West Elwood
765.552.7321



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