

Your Financial Health: Spring Check-In

Whether you're just starting out, nearing retirement or living on a fixed income, it's always a good time to check in on your financial health. Depending on your stage in life, these **financial health tips** can help you reach a savings goal or better position you to embrace a lifetime of financial health.

Keep These Financial Health Tips in Mind:

1. Automate Savings

Set up an automatic transfer from your checking to your savings account. This will help you build financial resiliency when unexpected costs arise.

2. Pay Down Debt

Rising rates make this more important than ever. Pick your lowest balance and chip it away. Then move onto the next. You'll be glad you did!

3. Live Within Your Means

When you create a budget and live within it, you'll gain more financial wellness than ever. And this discipline will serve you well for a lifetime.

4. Be Patient

Paying down debt and growing your savings takes time. Be patient and keep your eye on the prize.



Hit the Brakes for These Auto Loan Rates

Springtime is the right time to take advantage of our **always low auto loan rates!**

For model years **2021 and newer** enjoy rates as low as:

4.25%

APR* for 48 months

OR

4.99%

APR* for 60 months

Get Started

Visit goodcu.org/auto-loans

*Loan rates quoted are the lowest available rates. Actual rates are subject to membership eligibility and creditworthiness. Rates are subject to change without notice. Please contact the credit union for current loan rates and loan details.

Annual Notice: Non-Visa Pinless Debit Card Transactions



Your Civic Central Credit Union Visa debit card allows you to conduct transactions on the PULSE® and STAR® debit networks, which generally require you to enter your PIN. Some merchants are authorized to accept non-VISA debit transactions without requiring you to enter your PIN. If you choose to sign a receipt to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions.

Contact CCCU for more information regarding this notice.

Still the Lowest HELOC Rate in Town!



If you're a homeowner, a Home Equity Line of Credit can be a **savvy choice for reducing your interest rate** and keeping more income in your pocket.

A Home Equity Line of Credit from Civic Central Credit Union can help!

Home Equity Lines of Credit let you **take advantage of the equity** you have built into your home.

And you can **borrow up to 80%** of your home's value.

Currently our Home Equity Line of Credit has a rate of

6.5% APR*

And our members enjoy no closing costs[^] on their first line of credit.

Visit goodcu.org/home-equity-line-of-credit

*Annual Percentage Rate. The interest rate is subject to change. Rates reset in July of every odd year.

[^]No closing costs on your first line of credit. Subject to credit union approval. Not all applicants will qualify. See FSO for details.

Scholarship Reminder



Civic Central Credit Union **will award three \$1,000 scholarships** to selected student members.

Don't miss this **chance to earn funds for your college education.**

Submit your completed application materials to **info@civic-cu.org**.

Entries Due **Monday, April 15, 2024.**

See Applications Requirements at

goodcu.org/2024-scholarship

Committee Updates



New Committee Members

Please join us in welcoming this new member to our Credit Committee:

Karen Berendzen

Please join us in welcoming this new member to our Supervisory Committee:

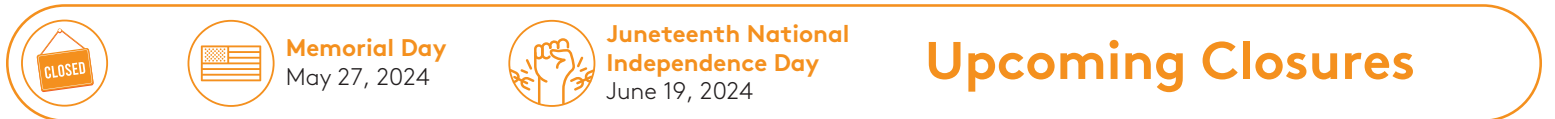
Jennifer Crader

Outgoing Committee Members

Please join us in thanking these members for their voluntary service:

Charlene Veltrop

Katharine Morris



**CIVIC CENTRAL
CREDIT UNION**



Visit
goodcu.org



Call
573.636.5338
800.347.7680



Fax
573.635.3806



Online Express &
Express Bill Pay
goodcu.org



Drive-Up Hours

Monday - Friday
7:30 a.m. - 5:30 p.m.



Lobby Hours

Monday - Friday
8 a.m. - 4:30 p.m.



Visit

400 East Miller Street
Jefferson City, MO 65102



Audio Response Unit

573.634.5389
800.260.2189



Email

info@civic-cu.org



NCUA
NATIONAL CREDIT UNION ADMINISTRATION
Federally Insured