

NEW CALDWELL OFFICE

It's a new year and exciting things are happening at your credit union. Plans are set for the new office and construction should start in the spring at 304 North Street. Our new office will be complete with a drive-thru and ATM. For the most up to date information follow along on Facebook. We will continue to serve you at 508 Main Street, Monday – Friday 7:30am - 5:00pm.

REACH YOUR FINANCIAL GOALS IN 2024

With the new year starting it is a great time to assess your finances and set financial goals. Create a checklist to help plan for the year ahead. Think about your short- and long-term goals for you and your family.

Three tips for a successful financial year:

- **Focus on saving.** Life can throw you unexpected curveballs, so it's essential to have money in savings to take care of those last-minute surprises. Establishing a savings plan can help you start to build good financial habits. Plan to transfer a set amount to your savings account on payday and not touch it unless in an emergency. It's typically wise to have at least \$1,000 in your Emergency Fund, but the more you can save, the more money you will have in an emergency.
- **Reduce bills by picking up the phone.** Calling your phone company and other utility companies can be scary, but doing so can save you money on future statements. Maybe you're nervous or don't want to wait on hold, but there is no shame in asking for help. You'd be surprised how many bills are negotiable. Of course, you don't want to take advantage of these companies, but it's best to be honest and explain that you are looking to lower your monthly bills. Use the phrase "Is that the best offer you can provide" and be polite on the phone. Customer service employees want to help, so make a call and see what they can do to assist you.
- **Cut your grocery bill in half.** With the rising food prices, now is a good time to start planning how to spend less. Make sure you follow a list, watch for sales, and create a meal plan to ensure you are not overspending or wasting groceries. While there are plenty of ways to cut your costs for groceries, some of the best ways are to use coupons, shop the sales first, and stockpile food when items go on sale. Most grocery stores have a website showing (October 31) coupons and a weekly ad. Plan your meals based on what items are on sale and see if there are any corresponding coupons you can use to save more. If items are non-perishable or can be frozen, you can buy them in bulk when they are on sale, so you always have meals ready.

Be smart with your money and plan for your future. Your future self will thank you for it.

President's Corner

Dear Friends,

Don't forget to feed your piggy bank. Some of us are happy to move on to January and others maybe not so much. I found it time to slow down just a bit and I came across an article about how the piggy bank originated. It started as just a clay pot over 600 years ago before real banks started, and it was a simple way to keep your money in one spot.

I had a piggy bank as a child as probably many of you did. Today piggy banks have become an enduring icon for financial literacy to teach children the importance of savings as we have moved to a more cashless society. Unfortunately, piggy banks do not give us more for our money like our credit union does. It also doesn't give us a feeling of community. Our credit union is reinvesting in our members because you are the shareholders, and we want to see your dreams come true.

I'm so happy to know that our credit union is growing in members every month. I also, from a personal point of view, have grown in knowledge about the value of our credit union. Unfortunately, money in some fashions does make the world go around, and the couple of hours that I spend at the credit union a month serving you also fills me with financial knowledge.

If you ever want to join our team, please reach out to any of the ladies at any of our locations. I wish you well, my friends.

Your board President,

Tammy Clark



HOLIDAY CLOSINGS

Martin Luther King Mon Jan 15
Washington's B-day Mon Feb 19

SAY HELLO TO A NEW FACE!

The Credit Union has added two new members to our team! You may see these girls at any of our locations. Be sure to say hello to Lori Ann and Kay. Both girls are eager to get to know and serve you, our members!



ZOGO

Financial Education that will make you love to learn! We have partnered with Zogo to help you learn financial literacy and earn rewards in the process. With the Zogo app you can learn personal finance and earn pineapples for each lesson learned, which you can redeem for rewards from popular retailers. To get started download the app and enter access code: SOCU.

SKIP-A-PAY PROGRAM

Remember we are still offering our skip-a-pay program all year. For a small fee of \$35 for each loan, you will have the choice of what month you want to skip your payment(s).

Authorization forms are available by calling or stopping by the credit union office. Fees must be paid at least ten days before the payment is due. (Skip-a-payment will not affect your credit score. Past due delinquent loans are not eligible.) Five dollars of the fee will be donated to a local charity.

THANK YOU FOR HELPING OUR LOCAL SHELTERS

Thank you again to our AWESOME members for your generosity! We collected many hats, gloves, scarves, and socks to donate to our local shelters.

WINNING NUMBERS

Throughout the body of Your Credibility, out of context, is someone's birth date. Only the month and day you were born will appear. If it is your birthday, and you are one of the first three people to verify your date of birth, the Credit Union will deposit \$25.00 in your share account.

Cambridge Location

115 Market St.
Cambridge, OH 43725
740-432-0430
1-800-357-8586
Mon-Tues-Wed-Thurs
8:00 – 5:30
Fri 7:30 – 6:00

Marietta Location

1106 Fourth St.
Marietta, OH 45750
740-373-3681
Mon – Fri
7:30 – 5:00

Caldwell Location

508 Main Street
Caldwell, OH 43724
740-732-2980
Mon – Fri
7:30 – 5:00

Web Address:

www.southeasternohiocu.org

This institution is not federally insured, and if the institution fails, the Government does not guarantee that depositors will get back their money. Member's accounts are not insured or guaranteed by any Government or Government-sponsored Agency. By Member choice American Share Insurance insures you to \$250,000.