

WINTER 2022 NEWSLETTER

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Happy New Year, and thank you for an amazing 2021! We are looking forward to the new year ahead. New year, new financial goals! Are you starting off the new year with a list of resolutions? Consider adding a few financial to-dos to that list! Here are a few we suggest: Improve your credit score, pay off debt, and create an emergency fund. Once you have determined what your 2022 goals are, the next step is to take action. Jump in headfirst. After you accomplish one thing on your list, the rest will come easy.

From everyone at POECU, thank you. Thank you for everything that you have done for this community. We are excited to see what the future holds for us, and we only wish to continue to grow. We are proud that you have chosen us to be your financial institution. Let's tackle this next year together!

OUR PARIS AVENUE BRANCH HAS

— CLOSED —

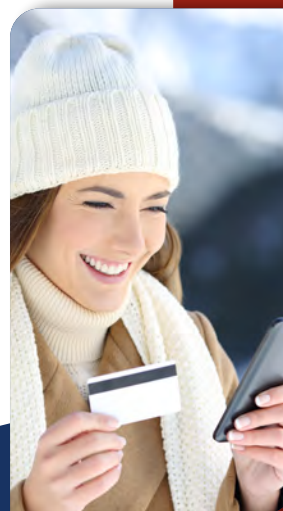
It is with a heavy heart that we decided to permanently close our Paris location. We temporarily closed this branch on Oct. 27, 2021, and made the decision to permanently close it effective Dec. 3, 2021. No worries about our Paris branch employees, Todd and Chuck! They have been reassigned to the Loyola branch.

HOT TIP: Open a POECU Christmas Club Account and get a headstart on saving for the holiday season!



ATTENTION, MEMBERS!

We are switching our credit card processor on **February 28!** Your Scorecard points will become UChoose points. If you are a POECU Visa® Credit Card Holder, you will be receiving a new POECU Visa® Credit Card in the mail in mid to late February! **DON'T THROW IT AWAY BY MISTAKE!** Activate and begin using your new card on or after February 28.



Refinance your auto loan with POECU and get up to 1% off of your qualifying rate!

Limited offer. Subject to change without notice.

MONEY-SAVING TIPS

With savings accounts drained from Christmas parties, presents, and New Year's resolutions being set, money is on the top of minds for many people this January. Follow these quick and easy money-saving tips to help you get started fresh this year!

- 1. Reconsider insurance policies:** Take your annual renewal as an opportunity to look for a better deal.
- 2. Gizmos and gadgets:** Avoid splurging on the latest tech. Make sure these items are within your budget.
- 3. Supermarket self-control:** Before you make a visit to the supermarket for the basics, make a list and be sure to stick to it. No impulse purchases.
- 4. Buy efficient food:** Try to buy food that will last longer or can be frozen. Avoid expensive name brand goods when possible.

CONSOLIDATE YOUR DEBT TODAY!

Holidays

New Year's Day
January 1

MLK Jr. Day
January 17

Presidents Day
February 21

Mardi Gras
March 1

THE BEST MONTH TO BUY A HOUSE

Despite popular belief, the best time to buy a house is actually during the colder weather. According to a NerdWallet study, the best month to buy a house is January. According to historical data, housing prices are the lowest during January. There is also very little competition in January when it comes to the housing market. Meanwhile, in the springtime, you will have to compete against many other buyers, sending yourself into a bidding war.

SECOND HARVEST FOOD BANK RESULTS

Carla Hicks was our Second Harvest Food Bank POECU staff coordinator. She set our goal at 1,000 pounds. Due to her efforts, we almost **DOUBLED** our goal: collecting over 1,900 pounds and a monetary donation of \$100!



Thank you to our members, staff, and volunteers for their generous donations!



GUY C. COMES SCHOLARSHIP

We're offering a \$1,000 scholarship to one lucky member! If you are a member of POECU as well as a graduating senior planning to attend college, contact us today to find out how you can apply!

Get the latest news by signing up for text alerts. Scan the QR code to get started!



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