

SRFCU

Singing River Federal Credit Union

Give Your Finances a Summer Cleaning

Ah, summertime! It's the season of renewal, when we can count on longer and brighter days, the return of baseball and the urge to get the house in order

The same goes for many people's financial houses as well. Summer is a good time to comb through your personal finances and ensure that you're managing your budget, credit cards, investments and insurance the best possible way. Here's how to get started.

Reassess your household budget

Take stock of your budget, including any major changes in income or spending. Did you or a family member receive a raise, get laid off, take some unpaid leave or adopt a pet? These and other changes should determine how you allocate your money.

Similarly, if you know a major expense is coming down the pipeline - such as a child starting college, an operation or a vacation - you can cut spending now in order to boost your financial cushion.

Get a grip on your credit

Financially speaking, there is perhaps nothing more important than your credit score. Resolve to improve your credit habits and bolster your score: Pay your bills on time, don't take on too much debt, and create a plan for settling any outstanding balances.

Even if you have good credit, you should re-evaluate your credit situation. Review your interest payments and consider transferring your credit card balance to a

card with a lower rate (like an SRFCU Visa card!). If you took out a mortgage or auto loan a while back, ask us if you could save by refinancing.

Rebalance your investment portfolio

When you set up your retirement accounts, such as 401(k) or 403(b), you likely selected investments based on how much growth you wanted to achieve and how much risk you were willing to accept. As you near retirement, you may want to take on less risk, so it's a good idea to revisit your portfolio each year.

Check your insurance policies

Home, life, auto - make sure you have the coverage you need and that your beneficiaries are correct. It's also worth asking your carrier if you are eligible for any discounts. For example, if you've been accident and ticket-free for several years, you might qualify for a good driver discount.

Organize your important records

Spring cleaning usually means throwing things away, but you should retain copies of important financial statements. Don't want to keep the paper version? It doesn't take long to download and copy records to your computer, or store them in a secure cloud service

Just as preparing the soil in spring helps produce a healthy crop, tending your financial fields can set you up for financial success. There's no better time to begin. (Copyright 2016 [NerdWallet, Inc.](#))

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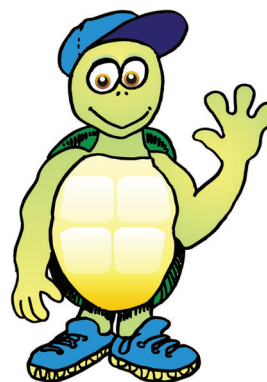
Buck's Kids Club

1 Teach Your Kids. A great way to teach kids about saving.

2 Be a good example. We all know that our kids learn from our example, so start showing them the habit of saving now!

3 Prizes for savings. They could win fun prizes when they fill up their Buck Kids Club card. They'll be entered into our drawing at annual meeting!

Bring your kids with you to SRFCU!



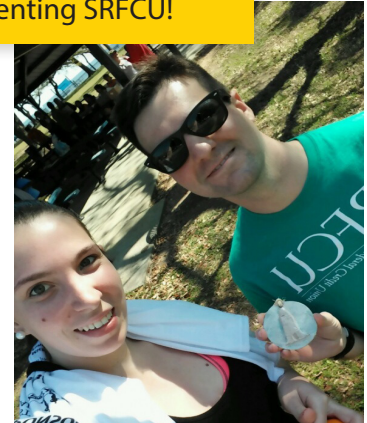
SRFCU
Spring/Summer 2016

SRFCU shows local support

We LOVE the communities in which we serve. From participating in 5K runs to raising money for the American Heart Association or enjoying Hurley Old Fashioned Day, SRFCU employees give their all to support what matters to them. Giving back to our community means investing in our future and the future of all our members too.

How have you contributed to our communities this year? If you are looking for opportunities to join in, just watch our Facebook page and website for what we're doing. Your involvement is always welcome - just tell us where you can help!

Rebecca Duke and Tony Roberts had a great time at the Kiwanis 5K - thanks for representing SRFCU!



**New to
the SRFCU
family:**

Tameka Fagan -
Member
Relationship
Specialist

Graduates....be smart with your money!

CONGRATULATIONS - you graduated! We know you are proud to have passed this milestone, but what now? Whether you are going into the workforce or to college, you need to know what to do with your money. SRFCU is here to help. We offer FREE checking accounts and FREE Financial Counseling and both of those will benefit you now and in the future.

Most teenagers do not understand how important it is to be smart about your money. Have you ever heard the phrase, "Money talks"? Well, it does and we want to help you learn how to make it say good things about you.

There are a few things that are extremely important for you right now. So, take a look

at these and then come and talk with us about the best ways to start off your after graduation life in the right way!

You should:

- Plan ahead
- Start saving NOW
- Only buy what you can afford
- Stay on top of your finances
- Build your credit wisely

Most important:

Join the credit union today!

Credit Unions are "not for profit" organizations, so our goal is to save you money, not make money for ourselves.

We are the better way to bank!





Run the River 5K Celebrates 115 years for the City of Moss Point

SRFCU proudly supported the City of Moss Point's 115 year celebration during the weekend of April 30th. While there were many activities including boat races and a health fair, SRFCU sponsored the first ever "Run the River" 5K!



A special thanks to the Moss Point Police Department for traffic control and to Mayor Brumfield for joining us.

THANKS to all who came out to support the City of Moss Point!

Now is the time for home repairs.

Need to paint? **Need more space?**
New Roof?

Come get your HELOC today!

SRFCU Upcoming Holiday Closings
July 4: Independence Day ■ **September 5: Labor Day**

Looking for a GREAT checking account?

We want to help you achieve your goals, so come see us today to start saving money and do it the SRFCU way & that's FREE. Our truly FREE checking account is just one of the reasons why we're the better way to bank.

Life's always Better at the River!

We want to hear from you!
We're listening out for what's
important to you, so tell us!
market@srfcu.org ~ 888.474.0080



Back to School time is here!

Up to \$1,000 ~ 9.99% APR*
~ 12 month term ~

One day they'll buy their own school supplies, but until then, come see us and we'll show you why Back to School is *EASIER AT THE RIVER!*

  *Membership and proof of income required. Loan subject to credit approval. APR: Annual Percentage Rate. Loan may not be refinanced or extended. Offer valid only from July 1-August 31, 2016. Terms subject to change without notice.

SRFCU Annual Meeting was a great success!

WOW - all those prizes! And, most of them cash. We are proud to offer great rewards for your attendance at our annual meeting. We give away thousands of dollars and some great prizes and even partner with Nationwide for even more great prizes. It is important to us that you are involved in **YOUR** credit union. If you missed this year's meeting, please make plans to attend next year. Remember your chances of winning are huge because there are so many prizes!

We are everywhere you go

Shared branching allows you to access your SRFCU accounts wherever you are! With the freedom to utilize over 50,000 branches nationwide, you are always prepared for anything! All you need is your photo identification and your account number and it's just like you're at home. Well, except for your SRFCU family and we know that there's no replacing that!

To find a shared branch:

- Visit www.co-opsharedbranch.org
- Call **1-888-748-3266**
- Download the "Find Branch" app for iPhone in the App Store



Board of Directors

Dederia Demouey,
Chairman
 Randall Cobb,
Vice Chairman
 Bettie Concannon,
Secretary
 Stuart White, *Treasurer*
 Pete Fairley
 Walter Greene
 Brian Hughey
 Jimmy Massey
 Edwina Williams
 Alex Plowman
advisory member
 Anthony Herbert
advisory member

Moss Point Branch

6006 Highway 63
 Moss Point, MS 39563

Lucedale Branch

201 Scott Road
 Lucedale, MS 39452

Pascagoula Branch

3210 Market Street
 Pascagoula, MS 39567

Mobile, AL Branch

6151 Airport Boulevard
 Mobile, AL 36608

Leakesville Branch

410 Greene Avenue
 Leakesville, MS 39451
 (Mon, Wed, & Fri only)

228-475-9531

Toll Free: 888-474-0080

Hours of Operation

Mon., Tues., Thurs. & Fri.
 9 am - 5 pm
 Wednesday: 10 am - 5 pm

VISA® Debit Card

Lost or Stolen
 800-472-3272

VISA® Credit Card

Lost or Stolen
 877-537-7959



www.srfcu.org