

Our Two Cents

Volume 1 - Issue 1 [2018]

Common Cents Credit Union Quarterly Newsletter



**SAVE
THE
DATE**

Our Annual Meeting
will be held on
April 23, 2018!

More details to come...



Sorry
WE'RE
CLOSED

We will be closed the
following dates:

January 15 - Martin Luther King Jr. Day
February 19 - President's Day
March 30 - Good Friday



FREE Checking

Rewards!

Ask you to qualify

No Penalties!

Ask for **KASASA**

Loans

Personal
Signature
Mobile Home
Auto
Boat
RV

Plus!

online banking
bill pay
eStatements
Remote Deposit

Kasasa Protect Fraud Protection
Coin Machine Counter
Notary
AD&D Insurance
Vehicle Registration Tags



CommonCents
credit union

It just makes sense.

www.commoncentscu.com

Beaumont
8109 Smith Rd.
409-842-5233

Winnie
120 E. LeBlanc Rd.
409-296-1071



Free checking and
REWARDS FOR ALL.

Ask for **Kasasa**



WE FINANCE MOBILE HOME LOANS!

NO APPLICATION FEE.
FAST APPROVAL.
COMPETITIVE INTEREST RATES.
KEEP YOUR FINANCING LOCAL.

- *Must live, work, worship or attend school in Jefferson or Chambers County to become a member.
- *Account Opening Fee is \$5.00.
- *Mobile home must be placed in Jefferson or Chambers Counties or those counties touching Jefferson or Chambers

apply online at www.commoncentscu.com

Beaumont 409-842-5233 Winnie 409-296-1071

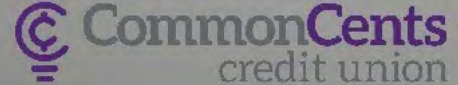


On The Morning Show
the last Thursday of
each month.

ASK THE DOCS

Every Monday during Live at Five

Sponsored by:



Financial Fitness 101: Start The New Year With A New Budget

As we say farewell to 2017 and usher in a new year, perhaps we're thinking about ways to grow and change in 2018. Resolving to save money and be more financially responsible in the year ahead is a smart goal and one that many people make. However, it can be a difficult resolution to keep, if not well thought out.

Take comfort in knowing that, as a Common Cents Credit Union member, you have the expert knowledge and resources that come with a trusted financial institution. Dedicated to your financial fitness, Common Cents offers a plethora of products and services to boost you to pro status when it comes to saving and budgeting. Whether you're in need of basic savings accounts and online budgeting tools, or require budgetary counseling programs and financial literacy, Common Cents is here to help you get on track and take your finances to the next level.

While Common Cents Credit Union offers these invaluable tools to keep your budget on track, below are some additional tactics to manage your finances throughout 2018 and for years to come:

- * Set goals in writing. Keep a prioritized list of how much you want to save weekly, monthly, even yearly, and where you want to cut back spending.
- * Keep a spending diary for at least 2 weeks. This will give you a clear idea of exactly how much you're spending and on what. You may be surprised to discover wasteful habits and opportunities for saving.
- * Pay yourself first. As soon as you earn money, deposit a portion into your Common Cents Share Account.
- * Open a Money Market Account or CD. Once you have a savings base, and a little extra cash on-hand, consider one of these higher interest accounts to help you save faster.
- * Reward yourself. Don't forget to allow for spend money in your budget - everyone needs some fun whether it's vacationing, dining out, or just seeing a movie.

If it's time to trade in your vehicle for a new or used car or truck, come see us for a **SUPER** deal!

We will
MEET or BEAT
your current rate!



- * competitive rates
- * affordable payment plans
- * in-house processing
- * same day approvals

www.commoncentscu.com

Should I Refinance My Vehicle Loan?

You love your wheels. But your loan payments? Not so much. Golfers have their mulligans and now, you can have one, too. It's time to check out refinancing your vehicle at the credit union. Chances are we can lower your interest rate. We have terms to fit your specific needs as well. For example, if you'd like to pay your loan off faster, we can offer you a shorter term. Or if you've had an unexpected hit to your budget and you need lower monthly payments, we can set you up with a longer term.

Let us help you regain control of your vehicle loan. To find out more, visit our website. Then contact one of our friendly loan officers. They'll be happy to help you decide if it's a smart move to refinance.

Make the Switch to **e-Statements!**

Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well.

Here's how it works:

When your statement is ready shortly after the end of each month, we'll send you an email.

You can then go online, login to your account and check it out. Did all the checks clear? Does our balance agree with yours? What is the remaining balance on your loan? If everything is correct, just file it electronically, where it won't disappear under a pile of flyers.

And, you won't have to worry about your personal information sitting in your mailbox or getting lost in transit when you have your mail forwarded when you are away. So make the switch to e-Statements. Call, click, or stop by the credit union.



e-Statements

We now offer
Android Pay and Apple Pay!



Remote Deposit. Right at your fingertips!



Federally Insured by NCUA

