



SUMMER 2021 NEWSLETTER

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As we soar into the third quarter of the year, we want to thank you for your membership at POECU. We have had an amazing year so far and would not have been as successful without our members, employees, and community.

Much has changed over the past year, but with the patience and commitment from our members and the support of our community, we have been able to achieve more than we could ever expect. By adapting to meet member needs, our digital operations can now offer a full range of financial services and products, expanding our ability to effectively serve our members.

On behalf of the POECU, I would like to extend our appreciation for your continued commitment in our efforts to be the primary financial institution for our members. We will continue to strive each day to positively impact and enrich the lives of our members. Please don't hesitate to contact us today to let us know how we can help you achieve your financial goals this summer.



Check out our campaign video!

Enjoy secure and immediate access to your money with a POECU Share Draft Checking Account!

[LEARN MORE](#)



ONLINE BANKING LIKE NEVER BEFORE!

With the POECU Mobile App, you can view your account, transfer money, make deposits, and so much more!



SPEND AND SAVE THIS SUMMER WITH THE POECU CREDIT CARD!

THINGS YOU PROBABLY NEVER KNEW ABOUT MONEY

- Coins have ridges on the edge to protect against counterfeiting
- A dollar bill only lasts 18 months before it wears out
- Living presidents are banned from having their faces on currency
- The first woman to appear on U.S. coins wasn't even American
- The U.S. Mint isn't the only place where money is produced
- 95% of all the new money being printed is used to replace U.S. dollars that wind up overseas

Holiday

Labor Day
September 6

**Refinance
your
mortgage
loan with
POECU!**



**TURN YOUR
HOUSE INTO A HOME!**

Apply for a Home Equity Loan
& save big this summer!

**Kick back & relax with a
recreational loan! We
offer loans and pre-
approval, so you can get
out and enjoy
summertime in style.**



BUDGETING IN COLLEGE

While we all know that having a budget is important, it's easy to forget to sit down and dedicate time to creating and maintaining one — especially if you're in college. But, college is the perfect time to instill strong and healthy financial habits, such as budgeting and living within your means. What areas do you spend the most in? What goals are you saving for? As a student, you'll have a different set of priorities and financial responsibilities than if you were in the workforce. Here are a few categories to keep in mind as you create a budget and continue to track costs at the end of each semester:

• **Housing Options**

Compare and contrast costs of living in dorm rooms, off-campus housing, and living at home or with family

• **Books**

Consider buying a gently used textbook or check to see if your school provides a free book exchange with other students to reduce cost

• **Food**

Look into your school's meal plans, order water when out, make time to buy and use groceries

• **Entertainment**

Staying up to date on free school events, cooking meals with friends, and taking advantage of discounts and deals are all ways to cut costs on fun activities

• **Transportation**

Consider walking or riding a bike to areas that are a short distance away to cut back on fuel use

• **Work**

Track your earnings to have a better understanding of your overall financial situation, and look into paid work studies to earn some extra cash

• **Investing**

Start investing small amounts that can add up in the future



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NCUA

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