

REFLECTIONS

APRIL 2022

HOME IMPROVEMENT LOANS - LAST CHANCE TO GET RATES AS LOW AS 3.25% APR*!

You have big dreams for your home, and we want to help you achieve them. With a Home Improvement Loan from WSSC FCU, you'll find an affordable, flexible way to make simple or complex improvements to your home without going through the lengthy process of a Home Equity loan or a need for a lien on your property. Plus, borrow up to \$40,000 for a term of up to 10 years and enjoy no payments for 90 days. So, go ahead and remodel the basement, design your custom kitchen, or replace those old drafty windows or more, without worrying about higher interest rates and fees associated with using a credit card or personal loan. Contact us today to learn more and get started. But don't wait, these low rates won't stick around for much longer. Call us today to learn more and apply!

*APR = Annual Percentage Rate. Individual rate is based on creditworthiness and other qualifying factors and may differ from the rate quoted above. The credit union reserves the right to discontinue, change and/or update the promotion without notice. All loans subject to approval. **Interest will continue to accrue during the payment deferment period. Applicant will be required to provide a specific purpose with a written estimated cost. Minimum credit score of 660 required. Membership eligibility required. See the Home Improvement Loan page of our website under 'Products & Services' for further details.

YOU'RE INVITED TO OUR VIRTUAL ANNUAL MEETING!

Join us Tuesday – April 26, 2022 at 12:00 pm through a live feed to catch up on what's happening at your member-owned credit union. Please keep your eyes open for a link to the meeting that will be emailed to all members with a valid email address on record. You will need to verify your identity before being admitted to the meeting. We hope you'll join us!

We would also like to take this time to recognize two dedicated members of the Board, Liz Savoy and Tanya Minerve. After they fulfill their term this month, they will be stepping down from the Board. Liz has served on the Board for 12 years, including time as Vice Chair, Secretary and Chair of the Marketing Committee. Tanya has served on the Board for 3 years, including time as Secretary and a member of the Long-Range Planning Committee. She continues to serve on the Board of the Credit Union's charitable foundation. We thank them for their years of service to the Credit Union and our members.



Liz Savoy



Tanya Minerve

NEW ONLINE & MOBILE BANKING!

If you haven't already, be sure to check out our newly updated online banking and mobile app.



HELPING THOSE IN NEED



WSSC FCU remains committed to helping our members and the residents of our communities in both good and challenging times. We know that many people and families are continuing to struggle just to meet their basic needs. To show our support, the Credit Union has again made a \$500 donation to the WSSC Water Fund, and the WSSC FCU Foundation has itself made a \$250 donation to help ensure that local families have access to safe and clean water.

Learn more about the WSSC Water Fund and if you can, consider making your own donation to help support your neighbors in need by visiting: www.wsscwater.com/waterfund

Please note – For the protection of our members, the Credit Union will not release any information to a third-party without verification that the member has authorized the disclosure of such information. We thank you for your understanding.

CREATE MEANINGFUL *memories*



WITH A WSSC FCU CREDIT CARD!

NEW CARDHOLDERS GET
PURCHASES & BALANCE TRANSFERS

1.49% APR*

FOR 12 MONTHS

NO Balance Transfer Fee!

Plus, earn a \$100
statement credit!*

*APR = Annual Percentage Rate. Offers of credit subject to approval. Membership eligibility required. Federally insured by NCUA. **Credit will be issued within 30 days after the qualifying purchase period ends. Refunded transactions will not qualify. Offer valid for new WSSC FCU cardholders only.

SAVING MONEY AT THE GROCERY STORE

by GreenPath Financial Wellness

With prices rapidly rising on everyday items, perhaps your savings plan has gone by the wayside. These tips will help you find more money in your budget – starting with saving at the grocery store.



#1 Plan Before You Shop to Save on Groceries

- Know what you have to spend.
- Make your list: Before you go to the store, take inventory of what you already have, and make a list of what you need.
- Make your list complete. Plan for meals, snacks and needs that will carry you through until the next time you intend to shop.
- Check your list for the store's deals and sales.
- Eat before you shop! Shopping while hungry (or in the company of hungry and grumpy children) tempts you to stray from your list. Plus, it's not very fun.

#2 Shop Around – Compare Prices from Different Stores

- You may find out that by splitting your grocery list up between several options gets you the best deals.
- Compare apples-to-apples by using the unit price as your comparison number: calculate the price per pound, ounce, or use.
- Check dollar stores for deals on household items.
- Bulk retailers or wholesale clubs, like Costco or Sam's Club might be a good way to stock up on quantity for a lower per-use cost.
- Buying directly from farmers through farm markets or CSA shares (community supported agriculture) might get you a lower price per pound for high-quality, fresh produce.

#3 Stick to Your List, Stick to Your List, Stick to Your List

- Sticking to your list is probably the most important thing you can do to save money on groceries and hit your grocery budget. Your list is your plan, man. When you buy something else, you are spending your money on something you didn't plan for.
- Treat your list like your lifeline: stick to it and get yourself out of there! Make note of the things you wanted or felt like you needed that weren't on your list, and when you're safely away from temptation, re-evaluate. Did you just miss an item that should have been on your list? Or were you wanting that thing for other reasons?

#4 – Stick to Your Plan at Home, Too: Use All of What You Buy

- Stretch those dollars even further by reducing or eliminating waste, so you can buy less often. And maximize your grocery purchases for the foods and supplies that meet your needs, and make your life easier, happier, and healthier. Keep going!
- Organize your storage so you can easily find things, so you don't forget about them. When you take inventory before your next shopping trip, check the corners, drawers and hidden places.
- Stick with your menu plan! Make the recipes you planned to and use the fresh ingredients you bought with your hard-earned money when they are at their peak flavor and quality.

What to Do If Your Grocery Bill Is Putting You Underwater

Looking at your whole financial picture, learning about your different options, and making a plan for your finances can relieve a huge amount of stress and anxiety – and help you figure out how to get where you want to be.

Our partner GreenPath's caring Financial Wellness Experts work with you to assess your specific situation to create a personalized plan to achieve your goals. As a trusted national nonprofit, GreenPath works with thousands of people each week to pay off debt, improve credit and lead a financially healthy life.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.



By Mail

For Deposits or Payments:

P. O. Box 1187 Laurel, MD 20725-1187

For Credit Card Payments:

P. O. Box 37603 Philadelphia, PA 19101-0603



Street Address:

14501 Sweitzer Lane Laurel, MD 20707-5902

Reid Temple Branch (Currently open
Sundays from 9am - 11:30am!)

11400 Glenn Dale Blvd. Glenn Dale, MD 20769
(240) 459-8005



By Phone (*REMINDER - NEW NUMBER)

240-459-8005 • 877-977-2328

(301) 206-8999 (ABBY) • (301) 206-8481 (Fax)



E-mail:

creditunion@wsscfcu.org



Website

www.wsscfcu.org



Facebook

www.facebook.com/wsscfcu



Hours

Please check our website or give us a call to check current operating status and hours.



APPLY FOR
A LOAN
Today!

Upcoming HOLIDAY CLOSINGS

- **Memorial Day** – Monday, May 30th
- **Independence Day** – Monday, July 4th

Reminder! NEW NUMBER

Please remember that the credit union's phone number has changed. When contacting us, please use (240) 459-8005 or 877-WSSCFU (877-977-2328). Thank you!

Lost or Stolen Debit or Credit Card?
Don't wait for the credit union to open!

Call 866-541-2937 for debit
(NEW number) and 800-449-7728 for
credit 24 hours a day, 7 days a week.

