



## Locating A Surcharge Free ATM

Having convenient access to your money 24/7 is very important to us at the FRB Federal Credit Union. We want to make sure you have safe and secure access at all times. That's why the Credit Union uses two networks, CO-OP and Alliance, to provide you with a wide selection of surcharge free ATM's near you. While all 7-11's across the country are free, there are other ATM's around your area that are free to use.

### How can you find them?

Simply go on our website and use the ATM finder located on the right hand side of our homepage. Click on either the CO-OP or Alliance logo and it will take you to their website to perform the search. You can enter just your zip code or do an advanced search to find specific ATM's for your needs such as one that will take check or cash deposits. Sign on and give it a try today!



## New Dividend Option for Term Share Accounts!

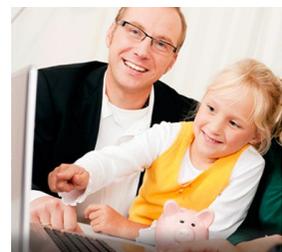
Like our great rates on term share accounts, but looking for income during the term, instead of just at the end? We have added the option to receive dividends monthly, quarterly, or annually. New term share accounts only. Call or stop by to find out more. With the new dividend options, your APY will differ from the APYs below, because of the dividend payouts during the term. If you are looking for regular income, though, this might be for you.

TERM	Six Months	One Year	Two Years	Three Years	Four Years	Five Years	Six Years	Seven Years
<b>DIVIDEND RATE</b>	1.25%	2.25%	2.50%	2.75%	2.75%	3.00%	3.00%	3.00%
<b>*Annual Percentage Yield (Paid at Mature)</b>	1.26%	2.28%	2.53%	2.79%	2.79%	3.05%	3.05%	3.05%

\*APY: Annual Percentage Yield. Limited time only. Rates subject to change at any time. \$1,000 minimum deposit required to open. A penalty may be imposed for early withdrawal. Terms and qualifications apply. This credit union is federally insured by the National Credit Union Administration.

## Do you pay bills electronically through third-party websites?

When you authorize payments with a vendor, maybe to pay your electric bill or phone bill, make sure the information **matches your credit union account**: your name, credit union account number, and routing transit number. Do not include the digits after your account number (like 010 for checking.) Incorrect account information may cause your payment to be returned – which can result in fees or late charges. Our bill payment service is free and links directly from Net Teller! Also, you can see all your bills in one place and you can schedule and change payments easily. No extra passwords to remember, and you are in control! Call or stop by if you have any questions about how it works!



# Creating a Budget

Do you know exactly where all of your money goes each month? Do you know how much money you have left to spend this month? Are you saving towards an emergency fund each month? If you answered **-NO-** to any of these it may be time to get your finances in order.

The first step to saving more efficiently is to keep track of what you spend and budget. There are many ways to do this, try a few out and choose the system that works best for you. The key to saving more successfully is to find a system that works for you and to stick with it.

## Step 1: Keep Track of what you Spend

We pay for the items we need in many ways - we spend cash, credit, debit, and we even auto-pay bills. It's important to have a system in place to capture all this spending. Luckily, for our members NetTeller is there to help you keep track of your spending. Best of all it is free! Take a look at a couple months of spending. Total up everything you spent and divide your spending into large categories – housing, food, utilities, entertainment, shopping, savings, and everything else. Check out the Budget worksheet on second page.

## Step 2: Create your budget

A budget is plan you write down to decide how you will spend your money each month. Without a budget, you might run out of money before your next paycheck. A budget shows you how much money you make, and how you spend your money. If you know where your money is actually going. But is it going where it should? Create a budget that you can stick to. Look at places you can cut back in order to pay down high-interest debt and save. Not sure where your money should be going?

## Step 3: Stick to your budget

Putting together a budget is easy: the harder part is sticking to it. The key to this is to go back to step one and keep track of your spending. Each week, check your finances to make sure you are staying within your budget. You can do this by using a cash, or envelope system, for example having one envelope for the money you save, one for the money you spend, and a third for money you donate. You can also keep track with a software program, online financial management tool, or mobile app – or you can simply use pen and paper to keep track of your spending.

## Payments are Moving Faster and Faster

The old concept of “float” is a thing of the past. Payments are moving fast—the days when you could fund your account “at the last minute” are long gone. To avoid fees and returned items, make sure to fund your account the day before items may post! Keep track of all recurring items, like health club dues. If you have scheduled payments to pay your gas or electric bill, know the dates those charges will hit your account. Our online bill payment service is free, and a good way to track payments. And if you authorize a merchant or biller to debit your account, pay attention to the date and timing; it may be debited that same day.

