

SYNAPSES

Financial information for both sides of your brain



MAXIMIZE YOUR TAX REFUND

April is the month when Americans get one of two bits of news. We write a check to pay our taxes, or we get a check written to us in the form of a tax refund.

If you're one of the nearly 80% of Americans who receive a refund on your federal income taxes, congratulations! Now, what to do with the unexpected windfall?

START OR INCREASE YOUR EMERGENCY FUND. It's not sexy, it's not glamorous, but an emergency fund is essential. The days of working 40 years for the same company are behind us, so an emergency fund is a vital tool to manage a job loss or to cover an unexpected medical or home expense.

PAY OFF HIGH-INTEREST DEBT. Maybe you didn't have an emergency fund when you needed it...and you had to finance day-to-day living on high-interest loans or credit cards. Use your tax refund to pay down

or pay off that debt. Dollars used today to pay down high-interest debt can save you thousands of dollars in the future.

START OR INCREASE YOUR RETIREMENT FUND. Every day, you are inching closer to retirement. So, what's your plan? If the answer is "Social Security," or, "Not sure," well, put your refund to work on a retirement fund. At CSFECU, Roth or Traditional IRA Certificates can be opened with as little as \$100.

SAVE FOR SOMETHING. Seeing a pattern here? Deferred gratification. Put some of your tax refund away for that new car, new computer, self-improvement classes...

DO SOMETHING FOR YOURSELF. We aren't heartless! Yes, if all the basics are covered, take some of your refund and do something for yourself, for today.

Happy tax day!

★
COMING IN 2017: MOBILE DEPOSIT CAPTURE—ONE LESS REASON TO GET IN YOUR CAR! DEPOSIT CHECKS FROM ANYWHERE, ANYTIME

ELECTRONIC SERVICES



ONLINE BANKING, ONLINE BILL PAY, AND MOBILE BANKING WILL REVOLUTIONIZE YOUR BANKING!

CONVENIENT, SAFE AND ALWAYS READY TO MAKE YOUR LIFE EASIER.

We'll even help you get set up. Call or visit us today to get started!

NOTE —FROM— THE CEO

When in a social or business setting, I often get asked, "Why do you work for a credit union?"

While my background would qualify me for any number of jobs in banking or finance, there's something about working for a credit union that is so very satisfying and fulfilling.

Maybe it's the fact that everyone who walks through our front door has a stake in our credit union! Everyone who has a loan, credit card or account with us is a member—an owner in our cooperative enterprise. It's more than just words, it's an attitude.

At CSFECU, everything we do, every decision we make, every new account or loan or service we add is done with a singular purpose: to better serve our members and to make their lives better.

We're 100% based in and committed to our community. We're not just a branch of a giant organization that happens to be located

here...we *are* here. Completely rooted, inextricably bound with our community. If the community does well, we do well. And if we do well, the community will do well.

The people we serve are the people who benefit from our service. When we have an operating surplus, we reinvest those funds back into the credit union, through capital investments, new services, or better rates.

It's this same commitment to our members and our community that makes our credit union a better place for your financial future.

We often use the slogan, "Want a better bank? Try a better credit union!"

Everyday, the entire staff at CSFECU works to build a better credit union. For you, for our community, for our shared futures.



Ray F. Litchfield, *Chief Executive Officer*

DON'T MOVE— IMPROVE!

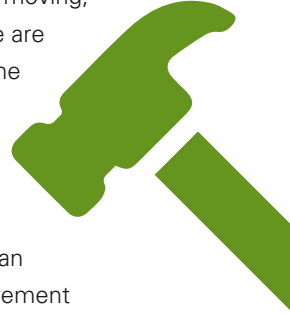
With the cost of real estate these days, moving can be prohibitively expensive. But does that mean you need to settle for an old kitchen, dated bathroom or too-few bedrooms?

Not at all! Rather than moving, more and more people are choosing to improve the home they currently own. And a CSFECU Home Equity Loan or Home Equity Line of Credit can help make that improvement a reality.

Our fixed term, fixed-rate **Home Equity Loans** have terms from 5 to 15 years, so whether the project is large or larger, you can be comfortable knowing exactly how much you'll be paying each month in principal and interest. Perfect when you know exactly how much your project will cost.

A **Home Equity Line of Credit** is a versatile option, with variable rate and flexible draw amounts and timeframes, so you borrow just what you need at any given time and pay interest on only the outstanding balance.

CSFECU Home Equity Loans and Lines of Credit are priced competitively, and come with the personal service you expect from us. Call or visit us today!



CSFECU VISA: EVERYTHING YOU NEED IN A CREDIT CARD



The reasons people use credit cards are as many and varied as the people who use them. For convenience, budget flexibility, emergency, purchase security, to build credit. Whatever your reason for wanting a credit card, we have a credit card for you.

Every CSFECU Visa® card includes:

- Low rate
- No annual fee
- No cash-advance fee
- 25-day grace period on purchases
- Emergency card replacement and emergency cash
- Lost or stolen card reporting
- No balance transfer fee

Visa Classic offers a credit line up to \$15,000 to cover your budget needs or unexpected purchase. It's perfect for travel, too!

Share Secured Visa is a great way to build or rebuild your credit. Your credit limit is equal to your CSFECU savings account balance, up to a maximum of \$15,000. It offers all the convenience of Visa Classic, but is easier to receive approval for and your payment history helps build your credit score.

Call or visit today to learn more.

HOLIDAYS/CLOSURES

Memorial Day - May 29
Independence Day - July 4

OFFICE LOCATION

321 Wabash Avenue
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OFFICE HOURS

Mon, Tue, Thu, Fri: 9:00–3:00
Wed: 11:30–5:30

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