


To the Point



We do business in accordance with the Federal Fair Lending Laws and the Equal Credit Opportunity Act. Federally Insured by NCUA. 

Newsletter for GE Credit Union's Members

1st Quarter 2016

Happy 2016!

Making Resolutions May Improve Your Financial Condition

It's not as hard as you might think to achieve financial success. Here's how:

- Break goals into short-term goals that are easier and quicker to achieve.
- Set up automatic transfers to credit union savings accounts.
- Set up daily or weekly reminders for things you need to do to achieve your goal.
- Track your progress.
- Meet with someone often who will encourage you to stick to your goal.
- Know that you'll reward yourself if you reach your goal.

Call or visit us to learn about all the services available to help you meet your goals.

Privacy Notice

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information on our website myGECreditUnion.com. We will mail you a free copy upon request if you call us at 800.992.8472. Copies are also available at our branch locations.

Five Steps to Better Organize Your Finances

Do you know your net worth? Or how much you spend each month, and on what? Or how much you can expect from your pension plan or Social Security in retirement?

A "no" to most of these questions puts you with the majority of the population who have been too busy with life to get a handle on their finances. Here's a five-step action plan to help you take control of your money this year.

1. Set up a financial filing system either manually or online. Create a personalized filing system by labeling accordion file pockets with broad financial categories. Then label regular file folders with subcategories that fit your situation and file them into the accordion pockets. There are also many online apps that will allow you to do all of this electronically.

2. Gather records. Look through your records to identify missing information. For example, you should receive an estimate of your Social Security retirement benefits each year. To request one, visit ssa.gov or call 800-772-1213. Gather copies of your health, disability, life, homeowners, and vehicle insurance policies.

Check your credit report—the summary of your credit activity that generates your credit score—from each of the three major credit reporting agencies once a year for free. Always make your requests from the annualcreditreport.com

website, the only site sanctioned by the Federal Trade Commission. Or, you can call 877-322-8228.

3. Size up your situation: Calculate your net worth and manage your monthly spending. Add the estimated current value of all assets, including your home, car, personal property, savings, investments, and retirement accounts. Next, add all liabilities, including mortgage, credit card balances, and any other outstanding debt. Then subtract liabilities from assets to figure net worth.

Then, make a list of income and expenses by reviewing paycheck stubs, online checking account information or your checkbook register, and credit card statements from the past year. Finally, track spending for a month by saving all receipts or recording cash purchases in a notebook or using a money management software program.

4. Chart a course. Set financial goals—long term and short term—and figure how much money you'll need for each. Create a target saving and spending plan that meets your needs using your list of income expenses. For a month or more, track actual spending to see how you're doing, making changes as necessary.

5. Brush up on money management basics. Contact us anytime for more information about how to save and spend finances wisely.

FinanceWorks™ puts money management at your fingertips

And it's included **FREE** with our online banking program!

Get control of your finances this year:

- View accounts across more than 19,000 financial institutions
- See where you're spending money and track a budget
- Get out of debt and stay out of debt

Plus, IT'S FREE, easy to use and available to you 24/7 with Online Banker.

Get started today! Simply login to Online Banker, select the "FinanceWorks" button and follow the prompts. Or, scan this QR code to take a tour:



Overstuffed holiday bills?

Crawl out from underneath the wrapping paper and come see us about getting out of debt in the new year.

15 month loans
as low as **4.75%** APR*

*SEE WEBSITE FOR DETAILS.

The smarter way to your biggest refund: TurboTax

GE Credit Union has teamed up with Love My Credit Union Rewards TurboTax® program to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.*



This year, file your taxes the smarter way, and get your biggest possible refund—guaranteed. TurboTax guides you every step of the way. Plus, you can save up to \$15 on TurboTax federal products.

Go to myGECreditUnion.com and click on the TurboTax news item to get started!

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.

- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved over \$1.4 billion with exclusive offers from these and other great partners:

- Sprint
- CU Road Pal
- ADT
- Direct TV



Plus, earn cash back when you shop at over 1,500 online retailers with our Love to Shop program.

The more offers you take advantage of, the more you save. Start saving today at **LoveMyCreditUnion.org**

* TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/18/16. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit <https://turbotax.intuit.com/go/sweepstakesrules> SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22H, San Diego, CA, 92129. © 2015-2016 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2015. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc.

La GE Credit Union expande nuestros servicios en línea en español.

Banca móvil, servicios bancarios en línea y hasta parte de nuestro sitio web están ahora en español. Por favor, consulte el sitio web para más detalles.

Get a 1.00% rate discount when you buy from Enterprise Car Sales

through January 31, 2016*

*See our website for full details.

