



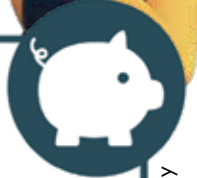
5 FINANCIAL RESOLUTIONS FOR 2022



WRITE IT DOWN

People with written goals are more likely to achieve them. Envision your goals to make them a reality. Adjust your plan as needed.

Spend less, save more, pay down debt - how can you make 2022 the year you stick to these and other financial resolutions? One of the most powerful things you can do to relieve uncertainty is to take a step back and make a plan.



David Anthony

CREATE A BUDGET

73% of Americans rank money issues as the top stressor in their lives. Alleviate money issues by giving your money a destination.



SPEND MINDFULLY

Being more mindful of your spending means actually thinking about what you're doing when you pay for a purchase of any kind.



Bobby Davis

CREATE A BUDGET BUFFER

A key factor to work into your budget is an emergency fund. Determine a set amount to put into a UECU savings account from each paycheck, or direct deposit. Every dollar counts!



DON'T DO IT ALONE

There's help available. GreenPath offers free professional financial counseling and education to support UECU members in paying off debt, building a budget and credit counseling. Visit my.greenpath.com or call 877-337-3399 to get started.



LEARN MORE

Visit uecu.com/greenpath to learn more about finding your path to a healthy financial future!

Build and act upon your plan to become financially healthy and give yourself the financial freedom you deserve!

WE'VE GOT YOUR BACK

with **KASASA Protect®**

- ✔ Lost Wallet Protection
- ✔ Dark Web Monitoring
- ✔ ID Restoration
- ✔ Monthly Credit Score
- ✔ 24/7 Credit Monitoring

Call 217-875-1845 for details and to get protected.



WIN ILLINI BASKETBALL TICKETS!

UECU'S ANNUAL MEETING

Attend for a chance to win!

VIRTUAL MEETING: THURSDAY, JANUARY 27, 2022 AT 1:30 PM

Call 217-875-1845 for details.

All Members Welcome

CLOSURES

MARTIN LUTHER KING JR. DAY
January 17, 2022

PRESIDENT'S DAY
February 21, 2022

SPECIAL CLOSURE
March 31 - April 1, 2022



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured.

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No Time Like The Present!

Start 2022 with a Christmas Club or Vacation Club savings account(s)!



THE NAME GAME

Be sure to watch for your name in our quarterly newsletter and you could receive a **\$25** deposit into your share/savings account. The Name Game winners from the 4th Quarter newsletter were Kourt Mooney, Wendell Rose, Mark Brown and Rachel Schollmeier.

CONGRATULATIONS!