

# EQUITYFACTS

1st Quarter 2024

news from your cu



UNITED EQUITY  
CREDIT UNION  
[www.uecu.com](http://www.uecu.com)

## WELCOME DECATUR MEDICAL DENTAL CREDIT UNION

TOGETHER WE'RE BETTER



Decatur Medical Dental Credit Union members may  
access merger information by visiting [uecu.com](http://uecu.com).

## SAVVY *solutions* FOR SAVVY *people*

Gain Control of Your Credit. SavvyMoney® Coming 02/2024

## UECU Annual Meeting

Tuesday, January 30, 2024 at 2 PM  
1130 E. Pershing Rd., Decatur, IL

All UECU members are encouraged to attend. Win Illini basketball tickets or other prizes.  
Call the credit union for call in information.



# Resolved to Help

Need a little nudge when it comes to keeping your financial resolutions? Our partner GreenPath provides caring Financial Wellness Experts to assist in starting your year strong! GreenPath works with thousands of people each month to pay off debt, improve credit and lead a financially healthy life. Ring in the New Year and then give them a ring! The call is free and confidential.

## FINANCIAL FITNESS IN THE NEW YEAR

877-337-3399



## Set 'Em and Forget 'Em: Four Financial Resolutions You Can Accomplish Now

New Year's resolutions are a mixed bag for many of us. Personal betterment! Methodical auditing of our refrigerator, checking account, and various vices. On the cusp of a fresh calendar year, we feel compelled to immediately transform our lives, but — as is the case with most good things — *change takes time*. This is especially true when it comes to financial goals. And in the aftermath of steep holiday spending, our goalposts can feel... far away. If you want a few financial resolutions that you can achieve early into the new year here are some suggestions.

**Automate Your Savings.** Life is expensive! Especially when you have your sights set on a vacation, home renovation, or even the creation of an Emergency Fund (which 26% of Americans report not having at all). Setting aside savings is a crucial step towards your financial health. Set up an automatic direct deposit that funnels a percentage of your paycheck into a designated savings account. Then try not to touch it; out of sight – out of mind!

**Trim Subscriptions.** According to a 2022 survey conducted by C+R Research, people estimated they spent about \$86 per month when in fact, they were spending about \$219 per month. The start of a new year is a good time to take inventory of your streaming networks, music subscriptions, smartphone apps, wine club memberships, or any other miscellaneous expenses that might be drawing away from your overall savings goals.

**Enroll in a 401(k).** Speaking of savings... Unlike some company benefits (like flexible spending accounts or insurance enrollments that have deadlines), you can enroll in a 401(k) plan anytime during the year. So why not now? The sooner you can begin growing your retirement savings, the better. What you contribute is up to you. You can start at a small percentage and try and grow it annually.

**Check Your Credit Report.** New in 2024, a smart solution to manage your financial future. With SavvyMoney, you will have an interactive dashboard with free access to your credit score and full credit report along with easy-to-use digital tools and personalized guidance to help you make better financial decisions.

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

## HOLIDAY CLOSINGS

**MLK JR. DAY**  
January 15, 2024

**PRESIDENT'S DAY**  
February 19, 2024

**MEMORIAL DAY**  
May 27, 2024



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

**AMERICAN SHARE INSURANCE**  
By members' choice, this institution is not federally insured.

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