Arguably, the best that any person must possess in order to achieve financial success is the willingness to save money. Though the idea of setting aside good spending money can seem rather unsavory at first glance, it is the basis for a complete financial picture. This benefit appeals to most people, but one of the most effective is to have the knowledge of how to manage their funds more practically and effectively.

One of the most effective ways to save money directly from the source of income and depositing it into a savings account is at SLFCU. Ideally, savers are not solely a compilation of dollars here and then that are spent. A savings account can be added to in consistent amounts in order for it to be at its most effective. If a person deposits directly from a paycheck and adds to their savings, that person can build up new savings, which in turn motivates them to continue building the savings account.

A savings account is a great way for teenagers acquiring summer earnings. In other words, the person will have the ability to manage their funds more practically and effectively.

In short, the rich benefits one may reap from saving money are compelling reasons to begin saving. People who save money will have more when they need it, but for those times when they don’t. The surplus monetary asset that saving produces offers individuals previously unavailable opportunities and can help people prepare for the unexpected. In a highly beneficial and almost-necessary practice to be successful in the vast financial world.

Investing Basics for Teens

Along with the obvious work and spending benefits, a savings account can be added to in consistent amounts in order for it to be at its most effective. If a person deposits directly from a paycheck and adds to their savings, that person can build up new savings, which in turn motivates them to continue building the savings account. This benefit appeals to most people, but one of the most effective is to have the knowledge of how to manage their funds more practically and effectively.

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Security Resources on the Federal Trade Commission Website

The Federal Trade Commission (FTC) is an independent agency of the United States government that is charged with protecting consumers from fraud, deception, and unfair business practices in the marketplace and safeguarding consumers' personal information. You may find a link to the FTC on its website under "News & Resources" or just click the Resources tab and select Privacy, Identity & Security. This page provides helpful information for SFCLFCU members who are searching for information about money management, ways to stay safe and secure, and tips to protect yourself as a consumer. You can also visit the FTC directly at www.ftc.gov. The following information is on the FTC website under their TIPS & ADVICE tab.

Privacy, Identity & Security

Reduce the odds of theft by destroying your identity and ensure that what you can’t afford to lose stays secured. The FTC provides tips on limiting unwanted calls and emails and keeping your personal information, computer, and online files secure. If your children are online, get advice for reducing their security risks.

SLFCU’s Free BillPayer Simplifies Your Paperwork and Bills

Instead of writing and sending checks or visiting a variety of websites to make online payments, you can pay all of your bills in one place within SLFCU’s online banking. In many cases, you can even see your bills inside BillPayer. No matter how you like to pay your SFCLFCU BillPayer can make it worry-free.

Set up bills as they come in, and BillPayer makes sure they’re paid on time. Don’t worry about missing a bill in a stack of mail or missing a due date. You can set up a payment as soon as you receive a bill, and BillPayer will send it to it that arrives by the date you choose. Money will stay in your account until payment is sent.

Pay bills all at once:

If you prefer to use all your bills on the same date (for instance, the date you get paid), you can use BillPayer to select a payment date of your choice. Just use the calendar in BillPayer to choose the date you like. Some payment dates may make an expected payment fee.

Pay bills with SLFCU’s mobile app:

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Set your bills to pay automatically:

For bills that are the same amount every month, you can set them to be paid automatically. If you need to adjust payment amounts, you can do so before the bill is due.

Many of your bills can be sent directly to BillPayer. This allows you to save the amount for various bills inside online banking rather than visiting each biller’s website.

To start using BillPayer simply use your browser, going to its online banking and select the BillPayer tab. Call us at 1-855-230-0500 or 800-947-5250 or visit any branch if you have questions.

Please Provide Your Email Address

• Like the Self Service tab in ClubHome Online.
• Call 855.293.0500 or 800.947.5250.
• Visit any branch

Printable Loan Payment Coupons at www.slfcu.org

Find Surcharge-free ATMs at Convenient Locations

SLFCU Belongs to a Nationwide Network of Nearly 30,000 Surcharge-free ATMs. Some of These ATMs are Even Located in Convenient Retail Establishments Such as 7-Eleven and Costco Stores.

More surcharge-free ATMs than just about anywhere, anywhere.

These ATMs May Not Be Listed on the CD-DP Network. To Determine if an ATM Is Part of the CD-DP Network, Use Our Brand or ATM Location at www.slcfcu.org or Within the SLFCU Mobile APP.

In Addition, CD-DP ATMs at 7-Eleven Stores will be upgraded over the next 12 months. This upgraded ATM will include chip card readers to help improve card security. In the meantime, you may continue to swipe your cards at these ATMs.

One Couple, Two Different Retirements?

After many years together, some retired spouses may find their daily routines far apart. Brought to you by the MEMBERS Financial Services Program* located at SLFCU

When you use online ads or TV commercials, do you see show baby boomers couple shopping or a married couple discussing retirement? Do you notice the ad is a commercial for an insurance company or a financial institution? This is not surprising, as the services of these companies are geared to help consumers in their personal finances. This may lead to the belief that retirement is a single experience. However, this is not the case for all couples. There are many ways to make a loan payment. Automate your payments by:

• Transferring funds from checking or savings account to BillPayer.
• Setting electronic payments from another financial institution.

Members have auto loan, credit cards, consumer loans, mortgages, or home equity credit lines may visit SLFCU’s website to print coupons to mail with their payments. Visit www.slcfcu.org, click Services, and select Loan Payment Coupon under Additional Services.

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Members may also make payments in person at any of our branches or through a CU-Analyzer or CO-DP ATM.

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Security Resources on the Federal Trade Commission Website

One Couple, Two Different Retirements

After many years together, some retired spouses may find their daily routines far apart.

When you see online ads or TV commercials about retirement planning, do they show baby boomers couples sharing a kiss? After all, retirement is suppose to be a time of enjoyment and relaxation, right? But there are many who report that things are not what they expected or hoped for. The fact is, retirement is not just a warm, fuzzy feel-good time to relax and enjoy after years of hard work and dedication. This is especially true if you are a baby boomer couple.

If you prefer to pay all of your bills on the same date (for instance, the day you get paid), you can use BillPayer to select a payment date of your choice. Just ask the advisor in BillPayer to choose the date for you. Some payment dates may require an expected payment fee.

Pay bills at www.slfcu.org or within the SLFCU mobile app.

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Printable Loan Payment Coupons at www.slfcu.org

Members with auto loans, credit cards, loans, mortgages, or home equity credit lines may visit SLFCU’s website to print coupons to mail with their payments. Visit www.slfcu.org, click Services, and select Loan Payment Coupon under Additional Services.

There are many ways to make a loan payment. Automatic payments:

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Pay bills all at once.

If you prefer to pay all your bills at once and save money, you can do so before the bill is paid. Members with auto loans, credit cards, consumer loans, and other types of loans can pay them to be paid automatically. If you need to adjust payment amounts, you can do so before the bill is due. Some payment dates may require an expedited payment fee.

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Make sure you have your paperwork and bills in order to make payments online. You may also make payments in person at any of our branches or call us to request this service.

You may also make payments in person at any of our branches or through a CU Anytime or CO-OP ATM.

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In short, the rich benefits one may reap from saving money are compelling reasons to begin saving. People who save money will have more when they need it, but also for those times when they want it. The surplus monetary asset that saving produces offers individuals previously unavailable opportunities and also helps people prepare for the unexpected. It is a highly beneficial and almost-necessary practice to be successful in the vast financial world.

Investing Basics for Teens

Arguably, the best trait that any person must possess in order to be successful financially is the willingness to save money. It’s a matter of discipline and the ability to plan for what is yet to come. Without the discipline to save, the ability to plan for the future is limited. The discipline to save can lead to financial freedom, and the ability to plan can lead to financial fulfillment. Without discipline and planning, however, financial freedom and fulfillment are unattainable.

The Importance of Saving as a Teenager

Written by Roman Martinez, SLFCU Teen Member

SLFCU members interested in learning more about investments. Most importantly, some of the basics of investing and how to start. Investing Basics for Teens article can be found in our Teen League publication in our Dollars & Sense newsletter and on our website. SLFCU will award teens $50 for publication. Visit www.slfcu.org/TeenArticles to learn more about the criteria for details and to submit an article. SLFCU will review all submissions and respond within a reasonable time.

By Kasie McCoy

Edgewood Branch Meets Member Needs

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Employees of Member Companies

Although Sandia National Laboratories represents the majority of the Credit Union’s membership, there are more than 500 other companies whose employees can become members. The lab fee of $595 per year that employees pay to become members helps to establish a more complete financial picture for their future.

While bargain hunting is great, it is also important to avoid short-term deals that provide a way to save for larger purchases or costs, like retirement, thirty years in the future. Investing is the act of spending money with an expectation of eventually receiving more money back than you originally provided. The amount you invest will vary from investment to investment, as the growth of your invested dollars. Although you can be a great way to grow your money long-term, it is important to understand that you should not invest in any investment that could fail, and without significant effort, an investment can fail.

Investment Types

These are the mainstays of investments, all of which carry some level of risk for the investor and may have different minimum age requirements to enter. It is best to carefully research any option you’re considering before you commit to anything.

Cash Investments: One of the least risky investment options, cash investments are usually a great starting point for someone looking to start or increase their investment. These are very safe, and also very liquid. In the case of a cash investment, the investor receives certificates of their financial institution. The relatively low value of a cash investment does not provide a high risk, but also tends to offer the lowest rewards on an investment. Bonds: These may include treasuries and government, municipal or corporate bonds. Treasuries, T-bills, T-notes, and T-bonds, have historically been considered fairly low-risk due to their debt obligations of the U.S. government.

Discounted Sandia Peak Tramway Tickets

Members can purchase discounted passes from SLFCU. For $45, each pass allows up to four people to ride. Availability is limited; to reserve your tram pass, send a secure email via childrens@onlinebanking.com. Online banking: call 505.293.0505 or 800.947.5328, or visit any branch.

Written by Roman Martinez, SLFCU Teen Member

SLFCU members interested in learning more about investments.

By Krystyna Ciszek

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Investing Basics for Teens

Teens Can Get 100

$100 will be awarded to any branch with over $100,000 in savings/loans, or call 502-293-0500 or 800-947-5328. Potential members must complete a current government-issued ID and Social Security number are required.

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Investing Basics for Teens

• Stocks: Any investment with a purchase price of over $100,000 would be right for you. If you’re interested in investing in stocks but want a safer alternative, consider looking into mutual funds instead. While they are riskier than a savings account, they are usually professionally managed and may sometimes be opened with as little as $25.

Know Your Risk Tolerance

Since all types of investments carry some form of risk, knowing your personal level of risk tolerance can help you determine which type of investment option is right for you. Starting with a risk investment such as a share certificate can act as a stepping stone to other options in the future. As your investment knowledge expands, your portfolio of investment products can also expand as you continue to grow your wealth.

Edgewood Branch Meets Member Needs

David Stout joined SLFCU in 1976 after starting a new job with Sandia Laboratories. He had just left the military and was looking for a bank that he could trust with all of his future finances.

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Since all types of investments carry some form of risk, knowing your personal level of risk tolerance can help you determine which type of investment option is right for you. Starting with a risk investment such as a share certificate can act as a stepping stone to other options in the future. As your investment knowledge expands, your portfolio of investment products can also expand as you continue to grow your wealth.

Edgewood Branch Meets Member Needs

David Stout joined SLFCU in 1976 after starting a new job with Sandia Laboratories. He had just left the military and was looking for a bank that he could trust with all of his future finances.

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