

SUNSHINE *Savers*

NEWSLETTER 2022

MEET OUR || Board of Directors

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Sunshine Savers is a non-profit club sponsored by Pinellas Federal Credit Union to promote financial education to its members and share the benefits of saving, investments, and financial management.

Sunshine Savers is a Select Employee Group (SEG) of Pinellas Federal Credit Union. Once you join the Sunshine Savers, you also gain the benefit of being eligible for membership at PFCU.



4 Reasons to Use a Holiday Loan

A Holiday Loan is often the better option when covering expenses during the season. **Here are a few reasons why:**

✓ Set Amount

Borrowing a specific amount makes it easier to budget and prevent overspending.

✓ Fixed Interest Rates

Fixed rates do not change with the economy, unlike most credit cards today.

✓ Lower Interest Rates

Most holiday loans offer lower interest rates than traditional credit cards.

✓ Quicker Payoff

Set monthly payments help you repay the loan quicker and avoid long-term debt.

Start tackling your holiday wish-lists with our Special Holiday Loan.

Find out more at www.pinellasfcu.org.

Stay Connected with Mobile Banking

Mobile Banking allows you to stay connected to your account anytime from anywhere, all from the convenience of your phone. This is especially helpful during the busy holiday season.

Download our **FREE PFCU Mobile App** from either the Apple or Google Play stores and keep tabs on all your finances.

- View Account Balances
- Receive Account eAlerts
- Deposit Checks
- Locate PFCU Branches & ATMs
- Transfer Funds
- Contact us
- Pay Bills

Eliminate the need to stop by a branch. **Download our Mobile Banking App today!**



8 Tips if You're Living Paycheck-to-Paycheck

With the cost of just about everything going up these days, many are left trying to make ends meet. However, there are ways to break free from the paycheck-to-paycheck financial struggle. Here are 8 tactics to explore that can help you get ahead of your finances.



■ Know Where Your Money Goes

Know exactly where your money is going by tracking all your expenses. Then look for areas to cut back.

■ Prioritize Your Spending

Limit frivolous spending. Prioritize your urgent expenses and include a savings plan in this category.

■ Stay Away from Credit Cards

While convenient, credit card debt can easily get out of hand. Credit cards should be used for emergency purposes only.

■ Start Saving

The trick to saving is to automate the process with payroll deduction or automatic transfers. Start small, such as \$5 a week and increase as you can.

■ Plan Your Meals in Advance

Buying food in bulk and planning your meals a week in advance can help curb the need to eat out – which can quickly drain your finances.

■ Review All Recurring Bills

Thoroughly review all your recurring monthly bills and look for areas to cut back. Contact each company and ask for options to help reduce your bill.

■ Refinance Your Current Loans

You may be able to save money each month by refinancing your loans to a lower rate or by extending your term.

■ Treat Yourself

Treating yourself occasionally can help satisfy spending temptations, alleviate stress, and get you focused again.



Financial Wellness *Begins Now*

We've partnered with industry leading **BALANCE** to provide our members with free access to financial education and resources to help better your financial outlook. Take advantage of no-cost financial counseling services, providing help in areas such as:

- Budgeting
- Spending Management
- Reducing Debt

Visit www.pinellasfcu.org for more information.



Member Service:
727.586.4422

Account Access & Locations:
www.pinellasfcu.org

