



**MOWER COUNTY**  
**— EMPLOYEES —**  
CREDIT UNION

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Phone: (507) 437-6360  
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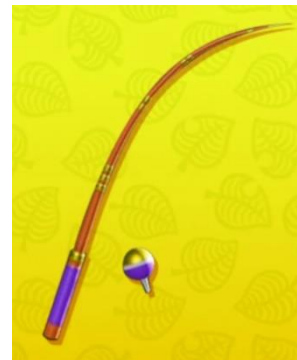
# You're A Member, Not a Customer

Credit unions don't have "customers." They have Members! You're not just an anonymous customer at our credit union, but a valued member of the family. We care about who you are and really make an effort to get to know each and every member who walks through our doors. Service is our priority – In fact, 96% of credit union members favor their experience over a bank.

## FISHING FOR MEMBERS

Automatically Earn \$25 *and*  
Be Entered To Win Another \$100

Refer your coworkers and family for membership!



*The rewards of membership are off the "scales" and "reely" good to share with coworkers and family. "Reefer" everyone you know to jump in the "boat" of credit union membership! From basic share-savings to mortgage loans and everything in between, we make a "good catch."*



**"Reel In" Your "Trophy" of \$25 and  
your chance to "catch" another \$100**

Hurry, the "fishing" is only good until June 30, 2022. Prizes awarded in the form of gift card. New membership requires opening a share-savings account with \$5.00 opening deposit. Membership eligibility based on by-laws. New member must indicate they were referred by current member (you) to earn prize. One prize per referral. Chances of winning the \$100 grand prize depend on number of entries.

Why is a fish so easy to weigh?

What do fish use to make calls?

What is the best way to communicate with a fish?

*Because it has its own scales!*

*A shell-phone!*

*Drop it a line!*

# Financially Struggling?



- 41% of consumers do not have at least \$2,000 in an emergency savings (MN Credit Union Network)
- 28% of consumers have no savings at all (MN Credit Union Network)
- Household debt increased from \$266 billion to \$15.84 trillion in the 1st quarter 2022 (Federal Reserve)

Our philosophy of “People Helping People” puts members first. We don’t answer to outside shareholders and instead *give earnings back to members* through *benefits like higher returns on savings, lower loan rates, added services, and fewer fees.*

## Let us help you not become a statistic. Get started on a Savings Goal Today!

No matter your financial goals, it’s always a good idea to have at least one savings account devoted for an unexpected emergency. Great news, as a member you automatically have a Share Savings!

- We can help you start an automatic savings plan. Once it is set up, building a nest egg or rainy-day fund through automatic saving becomes painless. Ask our Member Representatives how to get started today!



## Ways to Save Money

Saving money often starts with changing “spending” habits. Here are some ideas that can help:

1. Controlling spending starts with you, but it is essential to have support from family members to make it work. Discuss money management as a family. Get organized, develop a written spending plan, be honest, and set SMART goals (Specific, Measurable, Attainable, Results-Driven and Time Periods)
2. Control living expenses – Check with TV, Internet & Phone providers to make sure you’re getting the lowest rate. Compare insurance policies for pricing and inquire about good student discounts for teen drivers. Try cutting back on going out for dinner or picking up takeout. Stick to your grocery list and your budget – consider ingredients for fun family meals like taco night or celebrating with homemade ice cream sundaes.
3. Use direct deposit and automatic transfers from checking into savings – Your credit union is an excellent resource to automate your finances! Form a savings habit by building an emergency account and plan your short- and long-term goals. Consider switching all accounts to your credit union, with a majority of services at NO or low fees.
4. Refinance your mortgage or car loans to the credit union and take advantage of lower rates. Strive to pay your bills on time and pay attention to your credit history. Get a solid footing by rebuilding your credit history, gaining access to better rates.
5. Consider a consolidation loan to get out of high interest rates. Close unnecessary credit cards to avoid the risk of spending. 8 out of 10 adults in America have at least one credit card, and 45% carry a balance. The average credit card debt per household is \$14,241 with an average APR of 17.13% (Ramsey Solutions)
6. Don’t Give Up! Our Member Representatives are here to provide support. Contact us at (507) 437-6360 and we can help build a plan that fits your budget!