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Trust Us

Quarterly Newsletter

April 2023



FIRST IN TRUST, FIRST IN SERVICE, YOUR TRUSTED FINANCIAL LEADER SINCE 1959.

ANNUAL Onsite Car Sale



4 DAYS ONLY!

Mark Your Calendars
June 20th - June 23rd
Tuesday - Friday
9 a.m. - 7 p.m.

First Trust Credit Union & Uptown Ltd. Auto of Michigan City are hosting our **HUGE ONSITE CAR SALE** at our First Trust Michigan City branch!

*Onsite Financing, No Application Fees
 Trade-ins Welcome, No Money Down
 Deferred Payment Options**

FREE GIFTS with Every Purchase! ...and MORE!

CARS, TRUCKS, VANS & SUVs

**Interest will accrue during the time payment is deferred.*

2023 Calendar

Memorial Day
 Monday - May 29th, CLOSED

Juneteenth
 Monday - June 19th, CLOSED

Independence Day
 Tuesday - July 4th, CLOSED

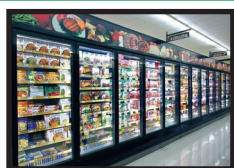
Labor Day
 Monday - September 4th, CLOSED

Veterans Day
 Saturday - November 11th, CLOSED

Thanksgiving
 Thursday - November 23rd, CLOSED

Christmas Holiday
 Monday - December 25th, CLOSED

New Year's Holiday
 Monday - January 1st, 2024, CLOSED



GROCERY SHOPPING: TIPS & TRICKS TO SAVE MONEY

The price of groceries seems to be skyrocketing faster than we can say **EGGS**. Speaking of... remember growing up and having scrambled eggs, toast and bacon for dinner when money was tight? Thanks to inflation and the 2022 outbreak of bird flu, a dozen of regular large eggs ring up at the same price as the "special" (organic) eggs, and the price of bread and bacon can make you cringe. *According to the April 12th, 2023 consumer price index report by the U.S. Bureau of Labor Statistics, food prices in March 2023 have increased 8.5% from March of last year. The most dramatic increases were roughly: Eggs +36%, Margarine +33%, Frozen Vegetables +20%, and Flour +17%.

Here are some tips to help you save money on food:

1. Cook your meals at home: avoid eating out - it always costs more!
2. Plan your meals ahead, make a shopping list, and purchase only the items you need. This will eliminate browsing and adding unnecessary items to your shopping cart. Take a look in your pantry and plan meals around items you already have.
3. Use coupons & look for sales. Pay attention to store ads and buy when items you use are on sale. Consider stocking up on items when on sale, and shopping other stores.
4. Utilize grocery store apps and their customer rewards programs. Some store apps even have coupons personalized for your shopping habits, and every little bit helps.

**Sources: Articles written by Anna Helhoski & Cara Smith, Nerdwallet.com*

MEMORIAL DAY

Memorial Day is a time to honor and salute all the military men and women who bravely fought to protect our freedom, and sacrificed their lives to protect ours.



Important Notice:

First Trust is excited to announce that effective March 1st, 2023, First Trust no longer imposes a \$10 overdraft fee when funds are automatically transferred from one of a member's existing accounts into their checking account.

SAVVYMONEY

Your FREE Online Credit Score Program

Have you utilized our online credit score program, **SavvyMoney**? First Trust offers this as a FREE service to our members where you can check & monitor your credit score on a daily basis, and the best part is that this doesn't affect your credit score in any way. **And there's a new feature... called Credit Goals!**

You can enter a desired credit score and timeline in which you want to achieve your goal. You'll receive personalized recommendations, and you can track your progress.

Check out more details on this savvy program...



SAVVYMONEY

View Your Credit Score Online 24/7

First Trust brings you Free ongoing access to your credit report and credit score any-time through our program, SavvyMoney. Members can access this through *It's Me 247* online banking or through our FREE Mobile App. You can check your credit score daily with no impact to your credit.

More Features:

- ◆ View Your Credit History
- ◆ Find Personalized Offers
- ◆ Learn how to Improve Your Credit Score
- ◆ Receive Monitoring Alerts
- ◆ Find Best Rates available for YOU!
- ◆ Utilize Credit Score Simulator
- ◆ Credit Score FAQs



Did Someone Say VACATION?

Summer is a popular time for vacationing, especially for families with children who are out of school for the summer, newlyweds taking their honeymoon, and people who just enjoy traveling in the summer months. We all know that a good vacation can do wonders for our mental and physical health. We also know that somebody has to pay for the expenses! There are lots of deals out there to explore, and research is the key! Here are some helpful tips for budgeting and saving money while enjoying a fabulous vacation that won't *break the bank*:

1. **Save early for your vacation:** First Trust offers a **VACATION CLUB** dividends-bearing savings account where you can tuck away any amount of money as often as you like and the total funds are then transferred into your checking account in the month of June. Having a little nest egg when you start planning your vacation feels good, and can possibly allow for an upgrade in accommodations or adding extra days or excursions you wouldn't be able to afford otherwise.
2. **Travel research:** This can be the most expensive part of a trip. Consider what you can afford or what you are willing to spend. If you're flying, research flight prices on airline and reputable pricing websites. Consider flying times that are cheaper (in the off-season, or early morning flights/late night flights). If flying is too expensive, pick a destination that is within driving distance, or plan an overnight pitstop in a fun town/city to explore along the drive to your final destination. Sometimes a couple days away somewhere close can be more rejuvenating than a long trip farther away.
3. **Accommodations:** Be sure to determine what you can afford or are willing to spend on a hotel and stick to it! Looking at high end resorts when your budget doesn't allow for that, may cause you to be stuck paying off your vacation debt well after it's over. A hotel with free breakfast is always a budget friendly option. Research creative solutions for accommodations such as vacation rentals. Traveling with other family/friends to split the expenses of a hotel suite or larger rental home/cabin could also save you money. Always be sure to check reviews and the reputation of any rental site.
4. **Eating on a budget:** Take your own snacks and talk to the locals. Wherever you travel, taking your own snacks (especially with kids) can save a ton of money, and eliminate "hangry" behavior. You can also consider cooking meals if you have a rental with a kitchen. Talking to local residents or hotel staff can educate you on the best places to eat for your budget, and may expose some delicious local food off the beaten path. ~ *Safe & Happy Travels!*



MOTHER'S DAY & FATHER'S DAY CELEBRATIONS

Stop in to celebrate with us as we honor the Mothers, Fathers, & Grandparents in our lives. We will have a FREE GIFT* for these special members who stop by our branch locations on the following dates:

Mother's Day Gift Giveaway: Friday, May 12th

Father's Day Gift Giveaway: Friday, June, 16th

**While Supplies Last.*



Michigan City

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Michigan City, IN 46360
(219) 879-6161

La Porte

402 J Street
La Porte, IN 46350
(219) 324-4359

Valparaiso

1404 E. Lincolnway
Valparaiso, IN 46383
(219) 462-7805

Wheatfield

4259 W. State Road 10
Wheatfield, IN 46392
(219) 956-3922

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www.firsttrustcu.com**



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By NCUA



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\$250,000 provided by
Excess Share Insurance
Corporation, a licensed
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