



January 2022 Newsletter

Federally Insured by NCUA

Welcome To 2022!



FLOYD BOULEVARD BRANCH

Have you visited our newest branch yet? Located at 3095 Floyd Boulevard, this full-service location is small, but mighty!

Our staff can help you get a checking account, personal/ auto/mortgage loan, and more. Services available to you include Interactive Teller Machines (ITMs) in both the lobby and drive-thru. We also offer a coin counter to bring your change in. We look forward to seeing and serving you soon.

Change Can Be Hard...But We're Here to Help!

ITM = Interactive Teller Machine

The newest technology in the banking industry has arrived at SFCU. While change can be hard to go through, we are here to assist you in learning this slick new technology. It really is simple to use.

Of course, you can get cash and check balances but with ITMs you can do so much more.

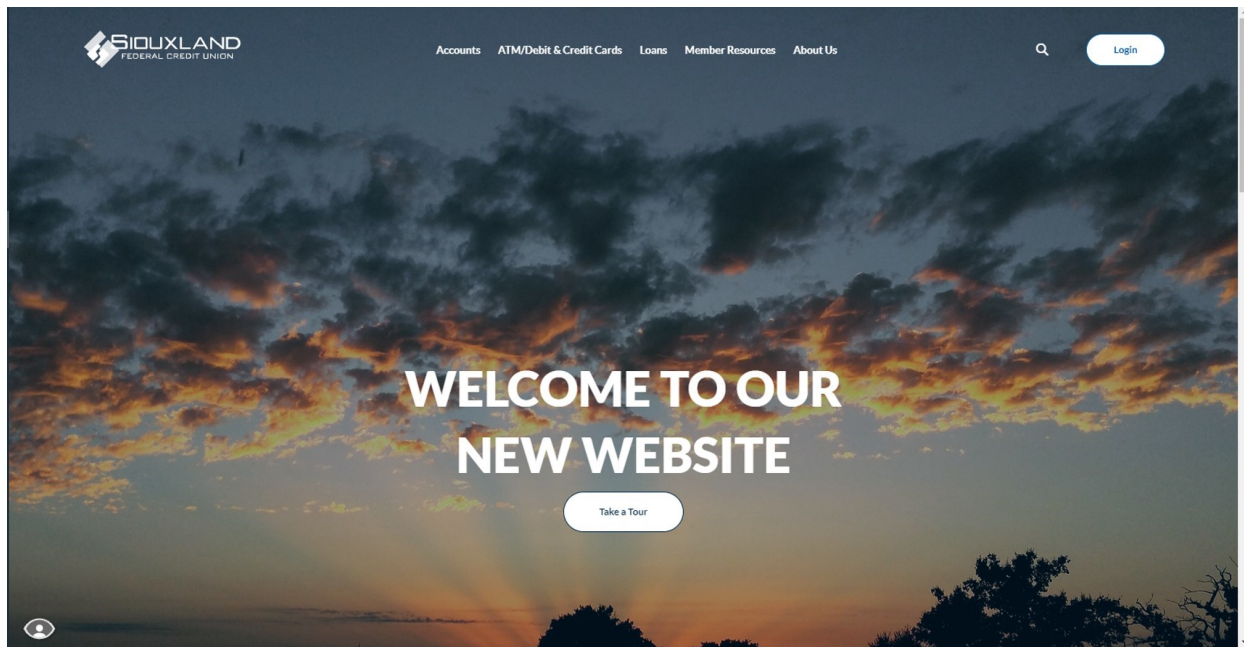
- **Get cash**
- **Transfer funds**
- **Deposit cash or checks**
- **Cash checks down to the penny**
- **Make your loan payments**
- **Also offers a 24/7 ATM**



- 1. Touch The Screen**
- 2. Choose Your Language Preference**
- 3. Wait For A Teller From SFCU To Assist You**

(LIVE on-screen tellers available from 8:00AM to 5:30PM)

Have You Seen Our New Website - Check It Out



GET FINANCIALLY FIT!

The Secret to Better Savings? Positive Vibes

We all know that saving money is good for us. It builds that nest egg that we can rely on to deal with life's surprises. Unfortunately, saving isn't easy for many people; it doesn't give us that instantaneous high like spending does. To make it easier to save, make it a habit. Habits are easier to make when they make you feel good. So how do we get to that good feeling? First, decide why you want to save. Have a specific goal. Is it retirement in a warm climate, or something sooner, like a great vacation in Tokyo? Then figure out how much money you need for it. With an amount in mind and a specific reward on the horizon, you'll find it easier to take the steps that will enable you to reach your goal.



Budgeting is an important tool for financial wellness, but it feels like a chore for some people. To create a budget and maintain it, make your budgeting process enjoyable and adapt it to your strengths and learning styles. For example, if you accomplish goals better by dividing tasks over time, automate saving and preselect dates to adjust your budget. If you learn best with visual cues, use charts or graphs. If you are highly social, join a savings group or work with an accountability buddy.

Saving doesn't have to feel challenging. Use these methods to associate it with positive feelings and your savings accounts will grow.

Watch your e-mail for Financial Education Webinars so we can help you be healthy with all your financial needs.

[February](#) / [May](#) / [August](#) / [November](#)

Our Member Annual Meeting will be held Tuesday, February 15, 2022 at 5:00 PM at our South Sioux City location.