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LOVE BEING A MEMBER?

Invite your family members to become members of Wellspring Credit Union.

Members of our credit union enjoy low-interest loans and high-yield accounts. We offer theme park discounts too!

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A FEW WAYS TO SAVE MONEY ON HOUSE REPAIRS

Saving money on house repairs is a tactful goal for homeowners. The expenses associated with maintaining a home can add up quickly, but strategic approaches can help to reduce these costs without compromising the quality of repairs.

First and foremost, prioritizing regular maintenance is key. Periodic inspections can help identify minor issues before they become costly problems. For minor repairs and home improvement projects like painting a room or fixing a leaky faucet, consider tackling these tasks as do-it-yourself (DIY) projects.

When purchasing materials or tools for repairs, shop smart. Compare prices at various stores or look for discounts, sales, and loyalty programs to help you save. Creating a repair fund as part of your monthly budget can provide financial security for unexpected expenses. By setting aside a small amount each month, you can cover the costs of repairs as they arise. Lastly, understanding the tasks involved in any repair project and doing thorough research can help you avoid costly mistakes. Education and preparedness can save you time and money in the long run.

Saving money on house repairs is achievable through preventative measures, DIY projects, smart shopping, and financial planning. These strategies can help homeowners maintain their homes efficiently while protecting their financial well-being. Your credit union is a valuable resource for guidance and support in managing household expenses and financial goals.

WHY REFINANCING IS THE SMART MOVE

Refinancing your loans can be a strategic financial decision that offers many benefits. One primary reason people refinance is to secure a lower interest rate. By doing so, you can reduce your monthly payments and save a significant amount of money over the life of your loan. Moreover, successfully refinancing can positively impact your credit score, as lower interest rates and consistent payments can boost your creditworthiness over time.

JOIN US FOR OUR VIRTUAL ANNUAL MEETING!



Our (Virtual) Annual Meeting will be held on March 21, 2024. The nominees presented by the nominating committee are the following:

- Thad Hill
- Judy Choate
- Stephen Gault

CREDIT SCORE: TRUTHS VS. MYTHS

Your credit score plays a pivotal role in your financial life, influencing everything from loan approvals to interest rates on credit cards. Yet, there are many myths and misconceptions surrounding this three-digit number.

Myth 1: You Need to Carry a Balance for Good Credit Truth: You don't need to carry debt to have a good credit score. Paying off your credit card balances in full and on time shows responsible credit use.

Myth 2: Income Affects Your Credit Score Truth: Your income is not a factor in determining your credit score. It's based on your credit history, payment history, credit utilization, and other credit-related factors.

Myth 3: Closing Accounts Removes Negative Information Truth: Closing accounts does not erase negative information. Negative information, like late payments, stays on your credit report for a specified time (usually seven years).

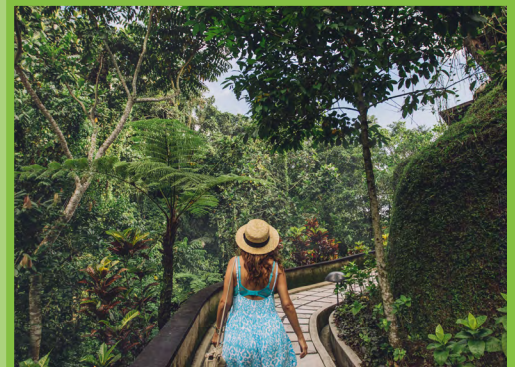
Understanding these credit score truths can empower you to make informed financial decisions. Responsible credit use, timely payments, and maintaining a healthy credit mix are the keys to a strong credit score.



SWIPE, EARN, AND SPLURGE RESPONSIBLY WITH OUR CREDIT CARD!

Reward yourself while building a brighter financial future. Learn more about our card!

[LEARN MORE ABOUT OUR CARD](#)



A TROPICAL GETAWAY IS A PERSONAL LOAN AWAY!

Whether it's a beach escape or an adventure-filled trip, we're here to support your vacation plans. Apply now and start packing for the journey of a lifetime!

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HOLIDAY CLOSURES

Martin Luther King Jr. Day
Monday, January 15, 2024

Presidents' Day
Monday, February 19, 2024

Good Friday
Friday, March 29, 2024

Get more from your checking with high dividends and ATM fee refunds!*

Earn Well isn't just your typical account. It's a new way to bank with really high dividends you can earn for easy banking activities, like signing up for e-Statements. You'll also get ATM refunds all over the country and 24/7 account access through online and mobile banking.

- Free checking that pays high dividends
- No monthly service fee
- Free online banking with bill pay

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HIT THE ROAD IN STYLE!

Our online vehicle-buying tool makes car shopping a breeze! Find your dream ride with ease.

Already own your dream car? Refinance your current auto loan with us.

HOW TO FIND THE BEST COUPONS

In today's fast-paced world, finding ways to save money is a top priority for many individuals and families. One fantastic way to keep your finances in check is by using coupons. Here are some tips to help you find the best coupons to maximize your savings:

- Visit coupon websites such as Coupons.com and Groupon
- Download the apps of your favorite stores. Many retailers offer app-exclusive coupons and discounts to reward loyal customers
- Join store loyalty programs that grant you access to exclusive discounts, coupons, and early sale notifications

By utilizing these strategies, you can embark on a journey to uncover the best coupons and unlock substantial savings. Happy coupon hunting!

ESTABLISHING A FINANCIALLY STABLE ADULTHOOD

Here are some key considerations to help students establish financial stability beyond college:

- **Creating and sticking to a budget is fundamental**
- **Building a good credit history is essential for future financial transactions**
- **Start building an emergency fund to cover unexpected expenses**
 - **Develop a repayment plan for student loans**
 - **Protect yourself and your assets with appropriate insurance coverage**