



## Spring Clean Your Finances

### Spring Cleaning Isn't Just For Your Home!

We've all heard of Spring Cleaning, a time to declutter, clean out, and reorganize from the long cold winter. But did you know your finances could use a little TLC this time of year as well! Check out these easy ways to "spring clean" up your finances and reset your financial goals for the rest of the year!

#### **Refresh Your Budget**

Spring is a great time to sit down and revisit the budget you meticulously planned out at the beginning of the year. Check in to see how well you have been sticking to your budget and determine areas you may need to readjust. Be realistic about your budget and set goals that will stretch you, but are also attainable with effort!

#### **Assess Your Debt**

Make a physical list of all of your current debts. Make a plan to pay them down starting with high priority debt first, such as credit cards or payday advance loans. These high interest debts will hurt you more in the long run than say your car loan or mortgage payment, which typically have lower rates. Keeping high interest balances costs you each month in money that you could be saving!

#### **Spring Clean, Literally**

Don't ignore those stacks of paperwork any longer! Now is the perfect time to go through those old statements, documents, and junk mail that you've been hanging onto. Some documents are important to keep for your records, but others such as pre-approved credit offers, old statements, and just general junk mail are best shredded and out of your way! Just be sure you are disposing of them in a shredder or other secure method of disposal. Never throw your personal information in the trash!

#### **Check In On Your Credit**

You can get your free credit report from each of the credit bureaus once a year. Now is a great time to check your credit report for any reporting errors or discrepancies. This is a great way to not only be sure your information is reporting correctly but also to look for any potential identity theft.

# NOTEWORTHY NEWS

## WE ARE MOVING

Our Spartanburg branch location will soon be moving!

Our time at our Asheville Highway location has been full of amazing growth and incredible strides for both our members and the Credit Union, but we feel that in order to best position ourselves for further growth and expansion, relocation of our branch is necessary.

**But don't worry! Our new location is just down the road at 1450 John B White Sr Boulevard.**

With the closure of our Duncan branch, we feel this location will offer greater ease of access to our members throughout Spartanburg County.

We are excited for the enhanced opportunities this move will offer the Credit Union allowing us to better serve all of your financial needs! Our new central location will give our staff the ability to be more efficient in our day-to-day operations and give us the room necessary for continued growth.

We want to assure you, each decision has been carefully considered by not only our management team, but also our Board of Directors. We continually strive to make the best business decisions to allow us to serve our membership to the best of our abilities.

## Rates

As of April 1st, 2023

APR\*  
as low as

### Loan Type

New Vehicle 4.29%

Used Vehicle 4.49%

Personal 8.90%

New Recreational Vehicle 6.49%

*(Includes motorcycle, RV, and boats.)*

Visa® Credit Card 6.99%

\*APR - Annual Percentage Rate. Rates subject to change. Subject to credit approval. Rate may vary based on individual creditworthiness.

## Board of Directors

Larry Barnette - Chairman  
Collie Feemster - Vice Chairman  
Ronnie Owens - Secretary  
Omero DeLorenzo - Treasurer  
Alex McDonald - Board Member  
Lizzie Staggs - Board Member  
Brian Webb - Board Member

## Branch Hours

Monday - Thursday - 8:30 AM - 5:00 PM

Friday - 8:00 AM - 5:00 PM

## Holiday Hours

Memorial Day - Monday, May 29th

Juneteenth - Monday, June 19th

## SPRING SAVINGS

15 Month Certificate  
Special

**4.06%** APY\*

\*APY Annual Percentage Yield. Rates valid as of 2/15/2023. Special subject to change or stop at any time. Minimum opening deposit of \$500.00. Fees may reduce earnings. Early withdrawal fees may apply. See Credit Union for full details.



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