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Spring Into Action With These Upcoming Dates:

- We will be open on Good Friday - Friday, April 14th. Come see us for all of your banking needs!
- Shred Day is April 29th from 9-11AM! For more information on what you can bring to shred, [click here!](#)
- Did you know that we offer discounted theme park tickets to our members? We love to help you save! Take a look at these theme park ticket deals for spring!
- Love the articles in this newsletter? Want to become more financially savvy? Check out our Financial Literacy Features!



Exercises You Can Do As a Family

Round up the family for these fun workouts

When it comes to balancing family life and work while trying to throw in daily exercise, things can often get incredibly hectic. To combine family time and a workout, try some of these exercises you can all do together.

Learn a special dance

Since the introduction and popularity of the “Cupid Shuffle” in 2007, many musical artists have been creating catchy tunes with fun dance routines. Search the web for the latest dance craze (be sure to check for kid appropriate lyrics) and take the time to learn the dance together. This is a fun way to include aerobic exercise in your daily routine. Most of today’s popular hits have tutorial videos that break down each step throughout the songs. Once you all have the moves down, play the song at regular speed and jam out. To mix things up even more, try including a freestyle section during the song where you each get a turn to create your own dance moves.



Take an after dinner walk

According to Psychology Today, research has found that taking a walk directly after eating a meal can do wonders for your health. The leisurely activity can speed up digestion, burn calories and can help lower blood sugar. Not to mention, if the kids are a little hyped up from the school day, the walk will burn off some of that extra energy and help them get to sleep a little quicker. You can also take the time to have family discussions and see how everyone is doing. In today’s busy world of technology, it can be easy to forget to simply communicate with one another.

Play hide and seek with workouts

To make exercising a little more fun for the kids, write down about 10 different exercises on pieces of paper, put them in a small container (like a plastic egg) and hide them throughout the house. When an exercise is found, every member of the family has to do a few reps of that exercise. The goal of the game can be to find all of the hidden workouts or to get as many in as possible in a certain timeframe. Add some extra fun and competition by allowing the finder of the exercise to sit out one rep during the family workout.

Turn TV time into exercise

If your family loves to watch a certain television show, you can turn that opportunity into a workout. During the commercial breaks, assign different simple exercises (like sit-ups, squats, push-ups or planks) to each member of the family. According to the Center for Disease Control (CDC), children should get at least one hour of physical activity in during the day. Taking gym class and recess into consideration, the kids can easily finish up that hour during the commercial breaks of their favorite television shows. To make things more amusing, try naming the exercises after certain characters or themes of the shows.

Participate in a walk or run for charity

Thanks to social media, it’s very easy to know when a charitable organization is holding a fundraiser via a 5K walk or run. Get the whole family involved in an event that is special to them and set up

personal time goals for each member or one goal for the entire family—your goal could be as simple as just finishing the event. Doing something for others in the form of exercise is a great way to give back.

Any of these activities will make working out enjoyable and fun. It's important to stay active and doing so as a family can make exercise something that everyone looks forward to.

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Online and Mobile Banking

Have questions about online or mobile banking? We're here to help! Check out these frequently asked questions

Q: Do I have to set up security questions?

A: Yes, these questions are very important to help protect your privacy!

Q: How do I set up alerts?

A: In the online banking platform, simply, click on the "settings" tab in the top right corner. Next, expand the "security and alerts" section and select "alerts." Then, select the type of alert you wish to receive, and then the account and amount to define the alert. You can choose to receive alerts by email or text.

Q: Where can I review upcoming bills?

A: You can review upcoming bills on the "Pay Bills" platform of online banking. If you have not set up bill payments, then this will be the place to set them up in 3 easy steps!

Q: What is a secure message?

A: It is basically sending us an email. Secure messages help protect your privacy and let us get back to you quickly.

*Please **do not** include your member number or any identifying information in non-secure messages, such as emails or Facebook messages.

Q: What can I do with my Education First App?

A: You can view balances, review account history, transfer funds between accounts, make loan payments, manage scheduled payments, remote check deposits, Popmoney, find ATM and branch locations, and even apply for a mortgage of a loan!

Q: How secure is Mobile Deposit?

A: Mobile Deposit is very secure. It features multiple layers of security, giving your account, and check data, the highest level of safety available.

Q: Help! I can't see all of my accounts!

A: Accounts can be hidden to not be seen on the main accounts display. They can be hidden in internet banking and mobile banking. To manage accounts for internet banking, click on "settings" tab and expand the "accounts" section. Here, you can select which account you would like to edit. To manage accounts for mobile banking, click on the "mobile" tab and then the "my accounts" tab.

Small Business Creditworthiness

Demonstrating and improving your business's creditworthiness

One of the most important aspects of receiving funding for your small business is demonstrating your creditworthiness to lenders. Here is some information that will help you determine how to demonstrate and improve your creditworthiness.

You should also be aware of the fact that lenders look for the "5 Cs" when determining creditworthiness. These are:

Capacity - This takes into account the various factors that indicate the ability to repay the loan.

Collateral - This factor provides security to the lender either through assets like property or by having another party co-sign the loan.

Capital - To satisfy this "C," you must demonstrate that you have made a substantial investment in your business.

Conditions - This can include the current economic conditions of the area where the business is located or the current ability of the financial institution to give out loans. It can also include the conditions of the loan itself, such as the purpose for which the funds will be used.

Character - This is a partially subjective judgment made by the lender, which is why it is so important to build a good relationship with a local financial institution. With a small financial institution, you are more likely to work closely with the person who makes the loan decisions and to form a relationship over many years.

"In the opinion of the bank, the first 'C,' capacity, may be the most important," states Business Finance Expert for About.com Rosemary Peavler. "In your loan application, you must discuss exactly how and when you intend to repay the loan. Not only do you need to state your revenues and expenses, but you also need to indicate the amount of your cash flows and the timing of your cash flows with regard to repayment. ... Don't forget to indicate every possible source of repayment at your disposal in your application."

When determining your capacity, lenders also look closely at your credit history. If your credit is less than ideal, there are several things you can do to improve it.

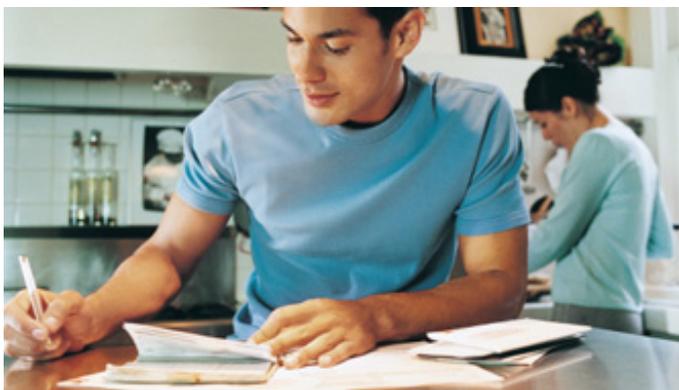
As Marco Carbajo stated in February,

"According to Credit Karma, more than 75 percent of Americans have a credit score below 700. If you're one of the many who have a credit score below 700, there's no time like today to take the steps needed that could have a major impact on your personal and business creditworthiness," according to a February blog article written by Marco Carbajo, U.S. Small Business Administration guest blogger.

One of the most important measures to take if you want to improve your credit history and, in turn, your creditworthiness, is to establish a record of good payment history. This helps you maintain good relationships with your suppliers and business partners and improves your purchasing power.

"Payment history accounts for 35 percent of your FICO® scores and is a contributing factor in the makeup of your business credit ratings," according to Carbajo.

In addition to staying on top of your bills, you should make sure that all of your business finances are kept separate from your personal finances. Opening separate business accounts at a financial



institution is essential, and you should always pay your business bills from those accounts.

With these steps, you should be able to keep your business creditworthy. And as always, the best way to determine the financial planning for the specific needs of your small business is by talking to your financial institution or adviser.

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Curious About uChoose Rewards?

Here are a few merchants where you can earn and redeem points!

Shop at hundreds of your favorite retailers! Here are just a few of the merchants where you can earn points:

- Converse: Earn 6 points per \$1
- GanderMountainSports.com: Earn 5 points per \$1
- Papa Johns: Earn 5 points per \$1

Points can be redeemed for:

- Activities
- Event tickets
- Merchandise
- Travel
- Gift cards such as Carrabba's, AutoZone, and Fandango



April is Credit Union Youth Month!

Our youth program is celebrating by offering a piggy bank and a chance to win a Razor E100 Electric Scooter with a \$5 or more deposit

There are many upcoming C.A.F.E events!

- April is National Credit Union Youth Month! We are encouraging our C.A.F.E Recruits to give a 'hoot' about savings by providing a chance to win a Razor Scooter with each \$5 deposit.
- Our Deposit Incentive Program, or DIP, continues all year! Be sure to deposit \$5 or more to earn prizes or win drawings!
- On June 29th, we're hosting our C.A.F.E Year End Celebration! Save the date and stay tuned for more information!

Want a reminder for all of our C.A.F.E Youth Account happenings? Sign up here to receive emails about our C.A.F.E program!



Is Your Retirement Plan on Track?

A Message from the Education First Financial Group

A key element of any retirement plan is taking the time to periodically review your finances. Although current income is the main concern of most retirees, the probability of an extended retirement period often makes it essential for retirees to continue to invest for a greater return. It is important to periodically check that your asset allocation still suits your current objectives, time horizon and risk tolerance and make any necessary adjustments. How you ultimately allocate your portfolio depends on your personal circumstances.

Is your retirement plan on track? Consider a review of your retirement situation by contacting the Education First Financial Group located at Education First Federal Credit Union for a no-cost, no-obligation analysis. To schedule an appointment with the Education First Financial Group Representative call 409-896-8552.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.
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