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Springtime Is Here, Southeast Texas!

We've been busy working hard to serve you!

- Our Annual Meeting is Monday, March 20th at 6PM at the Rogers Park Community Pavilion. Here is the official notice!
- Our new branch on Laurel Street in Beaumont is coming along! Check out these photos from the Groundbreaking Ceremony.
- We celebrated a Ribbon Cutting Ceremony for our Administration Building on February 22nd. Here are a few photos from the event.



Why Online Bill Pay Is Right for You

Taking advantage of the digital age payment method is beneficial for your cash flow

Online bill pay is no longer a question of whether you should or should not do it; there are obvious benefits to making your bill payments online, as long as you are comfortable using this technology.

The benefits of online bill pay

According to a September 2012 article on Bankrate.com by contributor Marcie Geffner, an obvious benefit to online bill pay is the convenience of being able to pay a bill without paper checks, stamps, envelopes and mailing time.

It brings instant gratification to an entirely new level, where busy consumers can make payments toward a bill or loan with immediate results. It also helps consumers build good credit history as they make payments on time.

For bills with payments of the same amount each month, like rent or mortgage, or even a car payment, you can set up recurring and automatic payments to ensure you never miss paying one of these top-priority bills on time, Geffner says.

You can even better control your finances with online bill pay using scheduled one-time payments.

“The practice of scheduling payments allows consumers to keep their cash as long as possible without being concerned that a check might become lost or stuck in the mail,” says Geffner.

More than just for monitoring payments made, online bill pay also enables you to keep track of your spending for better budgeting, like with a credit card.

“Many [financial institutions] offer money management tools to categorize your expenditures so you can see, for instance, that your pizza budget has little room left for pepperoni tonight. Being able to spot expenses that creep up can be a big help [in] keeping your finances on track,” adds contributor Katie Doyle in a September 2012 article on Bankrate.com.

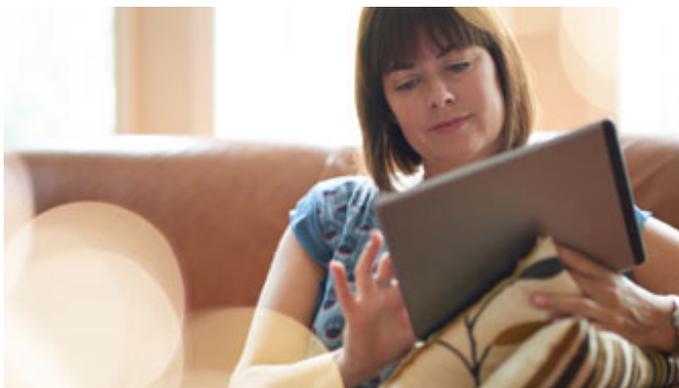
For bills paid out of a joint account, using online bill pay helps you monitor the cash flow out of the account and will help you avoid overdraft fees.

Geffner adds that this can be especially important if you forget to tell the other person on the account you’ve made a withdrawal or payment, because the account will immediately reflect the money coming out of the account. If you write and mail a check payment, it is not reflected until the check has been cashed by the billing company.

The information flow also moves in your direction, reminds Doyle. Online bill pay keeps you informed of when the payment has been received, sometimes giving you the option to receive an alert via email or text message.

Online bill pay has even made its way to person-to-person transactions, Geffner says. Now you can pay your babysitter immediately through online person-to-person bill pay, for immediate convenience to you and the sitter.

Is online bill pay the only way to go?



The simple answer is no; you can still make payments via paper check and the mail. This could change, however, as more and more people adapt to the digital world of financial transactions.

“The decision a person makes to adopt a new technology is based on two key factors,” says Fred Davis, professor of information systems at the University of Arkansas, in a September 2013 article for business and economic programming broadcaster Marketplace. “Number one, [a person’s] perception of whether the technology is useful. And second, it should also be easy to use.”

For baby boomers and older generations, it may be difficult to find the technology useful, as remembering log-in credentials and using a computer in general can become obstacles in the minds of these consumers accustomed to more traditional transactions. However, for the younger generations, especially those people who have grown up in a completely digital era — i.e. millennials and Generation Z — the ability to adapt to online technology and pay bills online is innate.

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DIY Cleaning Products You Need in Your Home

A few solutions for your everyday cleaning needs

Stocking your home with chemical-heavy cleaning supplies can be a costly endeavor, both financially and in terms of risk. Cleaning products can eat a significant chunk of your budget over time, and if you share your home with young children, their very presence is a considerable health hazard.

If your aim is to save money, keep your home free from potentially harmful products, reduce your impact on the environment or some combination of all three, then you may want to consider using these homemade cleaning products in lieu of store-bought items.

Essential-oil cleanser all-purpose cleaner

RealSimple.com suggests mixing 3/4 cup water, 1/4 cup rubbing alcohol, 5 – 10 drops of whatever essential oil you prefer and a shot of natural dish soap. All ingredients can be put into a 16-ounce spray bottle and shaken well, creating an all-purpose cleaner that can be used in any non-glass surface in your home.

Glass cleaner

To get your windows and mirrors clean without sinking money into harmful blue chemicals, GoodHousekeeping.com recommends a natural glass cleaner that is made up of 2 cups water, 1/2 cup white vinegar, 1/4 cup rubbing alcohol and 1 – 2 drops of essential oil. For additional cleaning capability, other recipes recommend adding in 1 tablespoon of cornstarch.



Shower cleaner/mold and mildew remover

Ridding your shower tiles of soap and water film and getting rid of gunk on the grout typically requires pungent and noxious chemical cleaners. Instead, RealSimple.com recommends a formula that is no less pungent—or effective. Mix 1/4 cup white vinegar with 1 cup water in a microwave-safe bowl, heat for up to 60 seconds and pour into a large spray bottle. Spray the mixture onto your shower surfaces, let stand for 3 – 5 minutes and wipe away with a cloth. Should you have stronger stains to contend with, consider upping the vinegar quotient, going as high as 1 part vinegar and 1 part water.

If your shower shows signs of mold or mildew, consider mixing 2 cups water and 2 teaspoons tea-tree oil in a large spray bottle, shaking well and spraying onto the affected area. Let stand for 24 hours. Take 1/4 cup baking soda in a small bowl and spray it with the mixture until it forms a sort of paste. Apply to the previously-sprayed area and scrub with a toothbrush.

Clothing stain remover/Laundry soap

If you have an article of clothing that seems to be irreparably stained, do not fret. Per GoodHousekeeping.com, mix 1 gallon of hot water with 1 cup powdered dishwasher detergent and 1 cup liquid chlorine bleach in a stainless steel or plastic bowl. Soak the affected garment for 15 – 20 minutes, or longer if the stain still remains past that. Wash the clothing item as normal.

If you want to reduce your reliance on store-bought laundry detergent, consider this recipe from Today.com. Mix 2 cups soap flakes, 1 cup baking soda, 1 cup borax powder and 1 cup washing soda. For top-loading washing machines, use between 1/2 – 2 cups based on the size of load and degree to which clothing is soiled. For front-loading machines, use only 2 tablespoons.

There are several recipes for homemade cleaning products that can be used on a regular basis as a means to save money and cut out chemicals. Chances are pretty good that if you have a cleaning need, there is a DIY solution that covers it.

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Small Business is Booming

7 ways to ensure your small business grows in a tough economy.

Owning your own business is the American dream, but with increased competition, tightened credit markets, and economic uncertainty, growing your small business can now be quite a challenge. You can keep your small business booming by getting back to the *new* small business basics.

Build loyalty and deeper relationships with customers. Many business owners are so concerned with finding new business that they overlook one very important fact – your best customers are the ones who already do business with you. Studies show that a higher percentage of sales from established businesses come from existing customers. That's why it's critical to work on customer retention. Try to find ways to deepen customer relationships with you. Are there other products and services you can offer them? Can you create a rewards program that gives them an incentive to continue to do business with you? Take the time to ask your customers what they need, and then find a way to deliver it to them.

Offer referral programs. The best testament to your product or service is a happy customer. Consider starting a referral program that gives your customers incentives for referring friends, family and business associates to you.

Profile your customers. Do you notice any commonalities among your existing customers? Are they a certain age? Do they have the same income level? By understanding your customers, you can more effectively target new prospects. This will help you determine exactly how and where to prospect.

Reduce expenses. A great way to grow your business and your revenue is to lower your operating costs. You can do that in a number of ways. Try to reduce energy consumption, negotiate better deals with your suppliers, and reduce overhead to start.

Leverage the power of the Internet.

The Internet has brought a world of opportunity right to you. Does your company have a website that allows others to buy products or services from you? With a high quality website and a search engine optimization strategy, you can bring in prospects quickly and efficiently, with a relatively minimal cost. Be sure to include your website in every advertisement, and consider creating a blog about what's happening in your industry or with your products or services. This will give customers and prospects a reason to visit and revisit your site.



You should also use the online power of social media, such as Facebook and MySpace, which allow you to set up a page for your products and services and get fans or friends for your business.

Form a strategic alliance. Is there another company that offers a product or service that complements your business? Consider forming a strategic alliance. This will allow you to share expenses such as advertising costs, and to gain access to each other's customer bases.

Sell, sell, sell. Many business owners are so involved with the day-to-day aspects of managing their business that they don't make the time to sell. The fact is, selling is one of your most important tasks. It's critical to sell through every business cycle – even strong ones. Analyze your business responsibilities to see what you can possibly outsource or delegate to help you free up time to sell.

Get an outside perspective. You're so close to your business that it can be hard to see it objectively. Consider bringing in a business consultant. Organizations like SCORE (Service Corps of Retired Executives) offer free consultants and seminars on a wide range of business disciplines. For more information, visit score.org.

Persevere. Managing a business is difficult even under optimal circumstances. In a challenging economy, it's more critical than ever that you take the necessary steps to keep your business in line. Remember, the most successful business owners in life are the ones who never given up.

To speak with a one of our small business professionals about ways we can help your company continue to thrive, stop by your nearest branch or call us today.

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Making a Plan to Reduce Debt

How to pay it down most efficiently

Having a lot of bills and debt is discouraging, but it doesn't have to consume your life. There are ways to methodically pay down your debt based on your financial and personal goals and objectives. You will see that, despite how it may seem, there is actually an end in sight.



First of all, it helps to pull your credit report from a site like Credit Karma or AnnualCreditReport.com. Create a spreadsheet with your various debt balances, rates, minimum payments and number of payments left, advises Denise Winston, a financial educator and founder of MoneyStartHere.com.

At that point, decide what overall fixed amount fits in your budget to pay down your debt monthly. Ideally you will have enough to pay more than the minimum balance on your combined total. That said, pick a few debts you would like to focus on and use whatever extra is in that budget to go toward those balances.

There are a few different schools of thought regarding on which debts to focus:

Pay down smaller debts first

If you are into immediate gratification, this is the plan for you — you can clear up a lot of room in your monthly budget by eliminating the smaller bills first. The downside here is that you could lose the important tax benefits of having big loans paid down, and you could end up paying a lot more interest in the end.

Pay down the loan with the highest interest rate first

The philosophy behind this theory is that it will save you the most money in the long run. The problem with this strategy is that, while you may have more control over your finances, you won't feel like you do. Doing it this way will take a while for anything to be paid in full, making it difficult to stay focused on your financial goal.

Take a balanced approach

You could opt to combine the two methods. For example, knock out a few of your small loans in a few months and then work on higher-interest debt before going back to paying off small loans again. Another way to balance out your methodology is to pay smaller loans off more quickly if interest rates are generally within a percentage point or two, because that will give you more power to pay off the larger loans later.

Regardless of the plan you choose to follow, make a vow to stick with it.

“As the terms of your loans change or your current situation changes, you can make adjustments to the order of your debt payment plan,” says money management expert Miriam Caldwell of Money in Your 20s. “But you do need to keep paying extra each month.”

Try creating a chart where you can visually track your progress, or celebrate milestones along the way of your debt-repayment journey to keep you motivated and focused on the endgame.

“You will be amazed at how good you feel by simply knowing how much debt you really have and putting a plan in place to get rid of it,” Winston concludes.

Making smart financial decision when you’re young can pay huge dividends when you get older. Speak with us today to get on the right track.

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Are You A Member of 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:

- 1-800-Contacts: Earn 12 points per \$1
- ACE: Earn 5 points per \$1
- Bed Bath & Beyond: Earn 4 points per \$1
- JCPenny: Earn 3 points per \$1

Points can be redeemed for:

- Activities
- Event tickets
- Merchandise
- Travel
- Gift cards such as Buffalo Wild Wings, AutoZone, and Express



Top Convertibles for Spring

Make every drive an enjoyable one

Warmer weather is right around the corner and there's no better way to take in your surroundings than with a long drive. What can make that drive even better? A convertible, of course. Here are a few of the best.

Buick Cascada: The 2017 Cascada is an all-new model in the Buick family and offers great value with a starting MSRP of \$33,065. Power comes from a turbocharged 1.6-liter engine that makes 200 hp and peace of mind is provided by the 5-Star Overall rating from the National Highway Traffic Safety Administration. Other highlights include the Buick IntelliLink system with seven-inch touchscreen, heated leather front seats and steering wheels, and OnStar 4G LTE Wi-Fi Hotspot. Best of all? The soft top can open in as little as 17 seconds.

Kelley Blue Book notes: "There aren't too many [four]-seat convertibles on the market and even fewer that offer a usable rear seat. If you're seeking such a car, the 2017 Buick Cascada convertible has a lower starting price than its German rivals and even the base car is exceptionally well-equipped."



FIAT 124 Spider: Making its way back onto American roadways nearly 50 years after its initial introduction, the 124 Spider is quickly making up for lost time, having been named "Best New Convertible" by Cars.com and earning the "Sporty Performance Car Best Buy" award from Consumer Guide. A \$24,995 MSRP makes it attainable as well. A turbocharged 1.4-liter, four-cylinder engine makes as much as 164 hp and 184 lb-ft of torque through a six-speed manual or automatic transmission. Since it's a FIAT, you know there are plenty of customization options. Safety features include available blind-spot monitoring and Rear Cross Path Detection, and the FIAT Connect 7.0 system is included as part of the Technology Package, which includes proximity keyless entry and a ParkView backup camera.

Jalopnik adds: "You've really got the best of a bunch of different worlds here. Engineered by Italians, partially built for the American market and assembled by the Japanese, it's hard to find something not to like."

Jaguar F-TYPE Convertible: Although a bit pricier than the previous models, the 2017 F-TYPE convertible (MSRP \$65,400) has plenty to love. There are seven models to choose from, including an all-wheel drive model that turns this machine into a four-season cruiser. There are four available engines, highlighted by a 575 hp, supercharged V-8 that can shoot from zero to 60 mph in 3.5 seconds, with a top speed of 200 mph. Lightweight construction, a sophisticated suspension and an available carbon-ceramic matrix braking system make every drive an exciting one, and the latest in-car technologies keep you connected.

Autoblog says that "Jaguar has well and truly hit a home run here, so if you're in the market for a premium sports car, you'd do well to consider it."

Drivers who want something a bit different than the traditional convertible should consider the Jeep Wrangler and Range Rover Evoque convertible. Both models can handle even the worst winter has to offer but can also be enjoyed on beautiful spring and summer days.

