

The logo for 'Smart Living' is written in a white, cursive font on an orange banner that is part of a photograph of four people smiling and looking at a smartphone together.

Smart
Living

The logo for Education First Federal Credit Union features a stylized yellow 'E' with a graduation cap on top, positioned above the text 'Education First' and 'FEDERAL CREDIT UNION' which is flanked by two horizontal lines.

Education First
— FEDERAL CREDIT UNION —

November 2019

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We're Thinking of You

While things have been far from normal, one thing that hasn't changed is our commitment to and concern for our members. We hope that this newsletter finds each of you safe and well during this time, and want to remind you of the following resources we offer to help you stay that way.

- **COVID-19 Resource Page** - Access this page at any time to see live updates on branch operations, important updates, and additional resources.
- **Online Banking** - If you have not already signed up for Online Banking, you can sign up for free here. Online Banking allows you to access your accounts 24/7. Pay bills, transfer money and more from the safety of your home.
- **Mobile Banking** - Need to deposit a check? Mobile Banking has you covered. Download it for free here.
- **CardValet** - With a rise in fraudulent charges during the Coronavirus pandemic, CardValet is the perfect tool to allow you to monitor all your debit card transactions. Limit transactions by type, location and turn "off" your card if you suspect fraudulent activity. Download it for free here.

Our drive-thru's in Beaumont and Jasper remain open, as does our Call Center, Mon - Friday 9 AM - 5 PM and Saturdays 9AM - 12PM.

We hope to see you back in our branches soon!

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Please Welcome Our Second Education First Financial Group Representative!

Welcome Second Education First Financial Group Representative - *A Message from the Education First Financial Group Program*

Since 2003, Education First Federal Credit Union has been making a financial management service available to you through the Education First Financial Group Program located at the credit union. Due to the favorable response from members and the success of this program, we are pleased to introduce Arthur V. Perez as the second Financial Services Representative. Art is looking forward to providing service to Education First FCU members along with the existing Education First Financial Group Representative Sal Guerrero.

The Education First Financial Group Program is a personal financial management service that can help you identify your major financial goals and objectives, analyze your current financial situation, and recommend alternative methods to help you achieve financial security. With the Education First Financial Group Program, you can have the tools necessary to manage your finances in the face of inflation, taxation, and other uncertainties of life.

If you would like to set up an appointment with either Sal Guerrero or Art Perez please call 409-896-8553 There is no cost or obligation for the service...only a great opportunity to help yourself.

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Tips for Unplugging From Social Media

A few easy ways to spend less time online

It's no secret that the world is more connected now than at any other time in history. While that makes communication a breeze and opens up an avenue to learn more about other cultures, it also encourages us to spend far too much time scrolling through social media, often at the expense of real-life interactions. Unplugging from the internet isn't always easy, but these simple steps are a great way to start.

Track your time

Just like tracking calories, knowing how much of anything you consume can be enlightening. Consider taking note of how many hours a day you're spending on each of the social media sites you use, including forum-based platforms like Reddit and communication apps like Facebook Messenger. Not only will paying attention to the clock make you more aware while you're actually on the site, but once you see the grand total over a few days you may feel inspired to cut back.

Consider downsizing

The world — and possibly your phone's screen — is virtually drowning in social media sites that cater to specific niches. It's more than likely that you prefer some apps and only turn to your least-favorites once you're out of fresh content on the others. An easy way to reduce the amount of time you spend online is simply to offload the sites you don't care about as much. Decide which apps you use to stay connected to friends, family and interests, and which ones you just use to pass the time.



Use technology to escape technology

As counterintuitive as it may sound at first, there are tons of ways that you can leverage the abundance of technology around you to help manage your screen time. There are multiple so-called "detach" programs that you can download, for example. These help by blocking certain designated apps for periods of time; clocking the amount of time you spend on different sites; letting you set up a work/play schedule; and setting daily time limits for how long you can spend on apps. Some programs even give you the option to filter what types of notifications can come through, and from whom. Many of these options are also available as browser plugins for your computer.

Fill your time with something productive

This practice of productivity will come as a result of unplugging from social media, and is also a phenomenal way to continue to do so. Rather than reading clickbait articles online, finish that novel you've meant to read for as long as you can remember, or try out a self-help book. Instead of scrolling through 280-character blurbs, consider writing something more substantial, like a blog about one of your interests. In lieu of sending snapchats to a nearby friend, maybe grab a cup of coffee, sit down for lunch or go for a walk together.

Social media is a great way to connect with people who are far away, but it can easily end up distancing you from your friends, your work, your passions and some of the best real-life experiences. Next time you find yourself reaching for your phone out of habit, take a pause; see if there isn't a more fulfilling way to spend your time.

