

In This Issue:

-
- **How to Stay Focused When Working From Home**
Ways to stay productive when working from home
- **Saving Energy in Warmer Weather**
Easy ways to spend less money cooling your house this summer
- **The Pros and Cons of Store Credit Cards**
Arm yourself with the facts about the good and bad of store credit cards
- **Tips for Unplugging From Social Media**
A few easy ways to spend less time online

Still Focused on Serving You During the Coronavirus COVID-19

We are here to help you

We continue to monitor the latest updates regarding coronavirus disease (COVID-19). We want to reassure you that we're here to help with any financial services you need during these difficult times. You can count on IBEW & United Workers FCU to be there.

Access to your money

The safest and easiest way to access your money 24 hours a day during this outbreak is through our online banking services. If you do not have it on your mobile phone, now is a good time to download our app (Apple or Android) or sign up for online access visit at our website. Our ATM is open 24/7 at the branch for your convenience. Our contact center is available Monday – Thursday 9 am – 5:30 pm and Friday 9 am – 6 pm.

If you need to visit our branch, our drive up is open Monday - Thursday 9 am - 5:30 pm and Friday 9 am - 6 pm. Our dedicated staff remains onsite and stands ready to help with any needs. While our lobby is now closed, we encourage you to use the drive through, night drop or ATM. Our branch is being fully sanitized and we are following the latest public health protocols and directives to keep our employees and members safe.

If you've been financially impacted by this pandemic, our staff is prepared to discuss your options and help guide you through these uncertain times. Now, more than ever, we are here to support members like you. Please contact one of our Relationship Officers at 503.253.8193 x340 they are here to help find the best solution for your situation.

Protect yourself from cyber scams

It is important to note that if we reach out to you, we will NEVER ask for confidential information such as your name, password, personal identification number (PIN) or other account information. You can review the Federal Trade Commission's advice for consumers to protect yourself from scams.

Promoting health and safety

We are proud to be a part of your lives and are honored by the trust you place in us. We are not only thinking about your financial security, but your health as well. We are working diligently to ensure we are utilizing the best health practices during this pandemic and staying up to date on the latest protocols and recommendations from public health authorities. Our number one priority is protecting the health and safety of our employees who are here to serve you.

Your money is safe, and your accounts are fully insured by the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000. There is no risk to keeping money in your account.

We're here if you need any additional assistance

If you want to learn more about COVID-19, visit the CDC's resource center. For the latest updates about COVID-19 and the credit union please visit our website. Please take care of your health and we'll take care of your money. Do not hesitate to contact us for any assistance. Be safe.

The Pros and Cons of Store Credit Cards

Arm yourself with the facts about the good and bad of store credit cards

Chances are, you have been offered the opportunity to sign up for at least one store credit card while visiting a major retail chain. These offers are often quite tempting, promising you several exclusive benefits if you sign up. As a savvy shopper, you know there are always two sides to every coin. Before saying yes to the inquiring salesperson behind the counter, here are a few notable pros and cons of acquiring store credit cards.

The pros: discounts, freedom and improved credit scores

Perhaps the biggest perk of signing up for a store credit card is the discount opportunities such a card brings. Tiffany Patterson of SmartAsset reports that when you're a store cardholder, you are typically eligible for exclusive sales unavailable to other shoppers, and you might get an additional percentage off whenever you stop by the store. This could save you a lot of money, bringing with it a feeling of exclusivity and importance that many consumers find appealing. As a bonus, Patterson writes that many retailers offer an up-front discount just for signing up for the credit card, rewarding you immediately for deciding to take home that shiny new card.

Another major pro is the freedom credits cards bring to your shopping. Having a store credit card means that expensive purchases are no longer as cost-prohibitive, and you can pay them off at a later time. As long as you make responsible choices, this means that your new card lets you, within reason, buy whatever you need. If used in the right way, store credit cards can also improve your credit score, reports Satta Sarmah Hightower of Credit Karma, making them an appealing investment.



The cons: credit limits, interest rates and personal responsibility

There are benefits of having a store credit card, but there are also plenty of risks. The most obvious of these is the role personal responsibility plays in having a credit card. If you routinely overspend when you shop and have problems paying debts on time, a new credit card might not be a good choice. Hightower points out that store credit cards often have high annual percentage rates compared to traditional cards, so carrying a balance when you overspend has larger financial consequences.

Acquiring one of these cards sometimes causes a slight drop in your credit score, according to Patterson. If your score is already low, this could be a problem. There's also the issue of credit limits, as store credit cards often have smaller limits than other cards. Hightower points out that lower credit limits and your spending could raise your overall credit utilization rate, which tells prospective lenders how much of your available credit you use. The higher that number is, the more difficult it could be to find financing for larger purchases.

In the end, it is your responsibility to make the final decision. By looking at such things as financial standing, goals and habits, you can determine if a store credit card is right for you.

Saving Energy in Warmer Weather

Easy ways to spend less money cooling your house this summer

When the sweltering heat of summer hits its peak, you'll be tempted to run your air conditioning nonstop. Doing so causes your electricity bill to skyrocket, unfortunately; unless you want your bank account to drain all season, follow these techniques to save energy while staying cool this summer.

Use fans

Although fans don't actually lower the temperature of a room, they do make you feel cooler by blowing air over your skin. Take advantage of the ceiling fans in your house and use those instead of the air conditioning. Alaina Wibberly of Smart Energy explains, "A good fan will allow you to raise your thermostat 4° while maintaining the same level of comfort. If you don't mind the light breeze, go ahead and lower the temperature on your AC because fans can be very effective."

Make sure the ceiling fan is spinning in the direction that blows air down toward you instead of drawing it away. If you don't have ceiling fans, you can either install them (simple models are relatively cheap) or use box or window fans. You can use those to draw in cool air from outside in the evenings or push warm air outside during the day.

Cook cool

Cooking on the stove and heating up the oven introduces an abundance of heat into your already-toasty home and also uses lots of electricity. When you cook during summer, minimize your use of these appliances as much as possible. Trent Hamm, contributor to U.S. News and World Report, recommends to "cook outside as much as you can on the grill, and stick to preparing cold and room temperature foods in your kitchen (think: salad, fresh fruits, fresh vegetables and sandwiches)." If you must use an oven, consider utilizing a compact toaster oven or investing in a fast-working pressure cooker.

Block the sun

Letting the sun shine through your home's windows creates a greenhouse effect that traps heat inside and raises the temperature. To avoid this, Hamm advises to "keep the blinds drawn on the side of the house that has direct sunlight hitting it. If you're gone for the day, draw the blinds everywhere."

Light-blocking curtains are especially good at keeping the sun out. If you have large bay windows without blinds or curtains, you can temporarily drape or tape bed sheets across them.

Dry naturally

Why waste the electricity running your heat-producing drying when you could naturally dry your clothes in the sun's heat? Dry them the old-fashioned way on a line in your yard or a rack in your sunroom.

If you're worried about the sun fading your clothes, you have options. Turn the clothes inside out, which protects exterior prints and patterns and makes fading less noticeable. Position the darker items behind or inside lighter ones so the sun doesn't shine directly on the dark items. You can also put the clothes under the shade of a canopy or awning, and the heat will still dry the clothes.

The same goes for your dishwasher: Skip the drying cycle. As Dana Dratch of Bankrate says, "Either hand-dry dishes as you put them away, or let evaporation do the work for you."

Quick, easy ways to cool off

Instead of relying on the air conditioning or circulation fans to cool down, there are many other ways you can bring your body relief during the summer. Claire Maldarelli of Popular Science suggests effective practices like wearing loose, breezy clothing that let your body naturally cool; apply cold packs at "pulse points," such as your neck and wrists; and drink cold water constantly, which also lets your body cool off by sweating. You can also rinse yourself in a cold shower, and you should avoid exercising, which causes your body to heat up.

You don't have to pay a lot of money during summer to stay cool if you avoid creating more heat, find smart ways to cool off and use the heat to your advantage.



How to Stay Focused When Working From Home

Ways to stay productive when working from home

Working from home has many perks — zero commute, a comfortable environment and no dress code. Yet, working from home comes with its own set of distractions. Since you don't have your boss looking over your shoulder, it's easy to slack off. Plus, chores around the house will call your name. and if you have furry family members, they will do their best to get your attention. Stay productive working from home with the following tips.

Create a real workstation

Since you may only need a laptop and your cell phone to get your work done, you might not bother creating a real workstation in your home. Working on your couch or from your bed will be comfortable, but those locations will not put you in the proper work mindset. Contributors at Entrepreneur.com recommend you create a home office, complete with a desk, chair and business-quality materials.

However, if you relish working from home because you don't enjoy a traditional work space, you can still be productive. "Remove distractions, create a layout that supports efficient workflows and cultivate an environment that keeps you in the zone," McGerr writes.

Dress the part

Your work from home dress code doesn't require the corporate-approved threads your office does, but it's still important to dress for the day. Pajamas, sweats and yoga pants are very comfortable, but they're clothes designed for lounging, the very opposite intent of a productive worker.

"Get dressed every day. It doesn't have to be what other people think you should wear. Are you productive in jeans and a button up shirt? Wear that. Just get out of the clothes you slept in. Let your brain know that you're ready to work," advises Medium.com writer Nicole Peery.

Manage your time

Working remotely tends to offer flexibility with your hours. You can start working the moment you wake up, but if you're not careful, you might find yourself working much later than you want to or should. An office setting typically comes with a set schedule of hours. You clock in, work, take a lunch, work, take a break, work, and then clock out. Your work from home schedule should resemble a typical working day, with breaks, dedicated work time and a hard stop.

Set limits

Your friends and family might interpret your working from home as a day off, so it's important you set boundaries. McGerr advises telling your family and friends the hours you'll be working so they won't distract you. "Setting these boundaries will give you time to work uninterrupted so you don't end up putting in extra hours over the weekend to catch up," according to McGerr.

Ignore social media

Engaging on social media is a fast way to get nothing done during working hours. Don't let social media notifications, messages or emails that are not related to work hog your attention. To keep focused on your work to-do list, Peery recommends using the do not disturb feature on your phone.

Working from home offers a lot of freedom and flexibility. These tips will help keep you productive.



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.

