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**Wishing You and Your Family a Happy Labor Day!**



## **Protect Yourself from Scams and Fraud!**

Life is different in the world of COVID-19. We are all spending more time at home trying to find things to do and online searching for the items we need for day to day life. This is a stressful and emotional time and it is making us more vulnerable to scammers and fraudulent activity. At the Credit Union we see fraud and suspicious activity daily, so it is important for us to share some of the scams that are happening more frequently. It is our wish to keep everyone from becoming a victim and we have picked just a few but we encourage you to be vigilant and cautious.

Scammers are seeing opportunities and are using some of the following conversation starters:

- Calling to say they are with Amazon security, telling you your account has been breached and asking you to purchase gift cards with the funds in your account, then asking for the numbers on the gift cards. They then immediately drain the funds on the cards so that when you attempt to use them, they are of no value. No one from a reputable business would require you to purchase gift cards to "safe-guard" your funds or accounts.
- People calling and posing as the IRS or Unemployment office saying your social security number is being used by someone else. They then ask for personal information and or account information to "verify" your identity. State or Federal government offices will never do that.
- Someone calls saying they are from Windows and that they have detected a problem with your computer, and they need to access the computer to fix the problem. They will usually ask for personal information and perhaps passwords. These calls are not legitimate.
- If you are on a website and it starts to re-direct you to another site, exit out unless you are very certain that the secondary site is valid. It is always best to exit and sign into another site directly.
- Never give out information when someone calls and asks for your credit union or bank account information even if they say they are from the institution. Unless you are waiting for a return call and you can truly identify the caller, do not give out any information. Hang up and call the institution directly.
- Someone calls and tells you that if you let them have access to your phone and/or computer they can help you to detect problems or improve the efficiency. This is designed to allow them to gain access to all the private information stored on these devices and to allow them to use your phone in the future for costly foreign calls.
- Use great caution when looking at "pop-up" ads when you are online or on social media. Many of these are fraudulent and designed to obtain your personal information including credit card numbers. You may not get the items you thought you were purchasing, and you may see fraudulent charges appearing on your card. Get out of these ads and look for the items on a reputable site that you are familiar with.
- Check out any site that is asking for donations for the many new causes that have come about with the current community challenges. Research the charities with "Charity Navigator" or the State Attorney General's office. Be sure your money is going where you intended it to go.
- Finally, do not fall for the age-old Nigerian fraud schemes telling you of an inheritance or a lottery win that is waiting for you. NEVER send money that they "require" so that your "winnings" can be sent to you.

Please understand that this is only a partial list of the fraud scams we have seen lately. We have members that have been taken advantage of as a result of every one of these items. We encourage you to be extremely cautious and to teach other family members and children not to give out private information over the phone. Remember, if it seems too good to be true—it probably is!

## **Annual Meeting**

Join us on September 17, 2020 at 6 pm for our virtual 66<sup>th</sup> Annual Meeting. We are sorry we can't be with you in person this year, but are looking forward to seeing you online.

## **Holiday Closures**

September 7	Labor Day
October 12	Columbus Day
November 11	Veterans Day
November 26 – 27	Thanksgiving &
December 24 – 25	Christmas Eve & Christmas

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## Reasons to consider combining insurance policies

Many insurance policyholders like to sign up for coverage, set their monthly premiums to automatic payment then put it out of their mind. But it's important to examine your policy from time to time to ensure that you're getting the lowest rates. Another way to save money on your insurance is to take advantage of something called "insurance bundling."

### Defining insurance bundling

As U.S. News & World Report's Jim Travers puts it, insurance bundling is when you purchase more than one insurance policy from the same company. For instance, many people lump their homeowners and auto policies into one policy. Insurance carriers often refer to bundling as a multiple line discount or multi-policy discount.

### How it benefits the carrier

Not only is insurance bundling a great option for you, the customer, but it also helps the insurance company as well. Per Travers, research indicates that policyholders who combine coverage tend to stay with the same carrier for longer.

### How it benefits you

Discounts are the biggest reason to combine insurance policies under one carrier. According to Nerdwallet's Lacie Glover, you can obtain a 5-25 percent discount on each policy that you bundle. You'll likely save the most on your homeowners policy, because your home's value far exceeds that of your vehicle.

Bundling your insurance is advantageous especially if you're a high-risk customer and you tend to submit a lot of home and auto insurance claims. The Balance's Emily Delbridge says a carrier will be less likely to try to drop you as a customer if you have multiple policies with them.

When all of your insurance policies are with just one carrier, it's easier to keep track of policy details and stay on top of payments, as Investopedia's Daniel Myers shares. And since many auto insurance companies have apps to help you manage your policies, you can download just one app instead of multiple ones.

### Smart strategies to getting a great rate on a bundled policy

If you have yet to bundle insurance policies, there are a few things to keep in mind to make sure you're getting the discount you deserve. For starters, shop around to find the best discounts on bundled policies, as Delbridge advises.

Regularly re-evaluate your bundled insurance policy to avoid rate creep. Glover recommends doing this every other year, or whenever you see a rate increase of 10 percent or more when the time comes to renew your policy. It's also a good idea to re-evaluate your policy after you experience a major life change or drastic change in your credit score, since these two circumstances can also cause your premium to increase.

Save money on your insurance premiums when you combine separate policies into one. It's a simple way to get the coverage you need while reducing your rates.



## Budgeting Apps to Help Stabilize Your Finances

### Manage your spending, set up a budget or monitor your credit, right from your phone

If there's one thing we all want and need more of, it's money. However, many of us struggle to take control of our finances, whether that's because we spend too much on non-essentials, have a less-than-ideal credit score or any number of other factors. Thankfully, there are numerous smartphone apps that can help you keep track of your money and stabilize your financial situation.

#### Mint

Many people — including members of the NerdWallet editorial staff — consider Mint to be one of the best budgeting apps around, and it's easy to see why. Its main purpose is to track how much you spend and separate your purchases into categories like entertainment, bills, food and more. If you set a cap for each group, Mint will automatically alert you if you spend too much, giving you immediate input on where you should cut back. The best part? It's all free, and even provides complimentary credit scores and monitoring for active users.

#### YNAB

If you want to take a more active role in your finances, YNAB may be for you. The most important thing to know is that it's built around the zero-based budgeting philosophy, which encourages you to divide your total income into categories like food, rent and savings, with the goal being that every dollar is accounted for at the end of the month. It's certainly a committed approach that requires you to consider every dollar in your pocket, but it could save you a bundle. You can try YNAB for free for 34 days — with an additional year for students — but it will cost \$84 per year after that period.

#### Clarity Money

Setting up a long-term spending plan can feel stressful, but Clarity Money makes it far easier. You can sync the app to all of the accounts you use on a regular basis, track your overall spending, set up categories and keep an eye on your credit scores. What sets it apart is that you can even monitor how much your monthly subscriptions cost and cancel them right from the app. Just like Mint, Clarity Money doesn't put any features behind a paywall.

#### PocketGuard

For simplicity, PocketGuard cannot be beaten. It takes a complex matrix of figures — your monthly expenses, everyday spending, savings goals, charitable donations, account balances and more — and condenses it into one number: how much you have to spend. As a first step on the road to financial security, knowing if you can afford that online impulse purchase or if it'll put you into the red seems like a great idea.

#### Personal Capital

Personal Capital combines the convenience of a free smartphone app with the expertise of a certified professional, especially if you're interested in growing your investment portfolio. The program provides you with multiple tools you can use to stay aware of how much you're spending from day to day, get a holistic view of your financial accounts and keep an eye on any outstanding loans. Personal Capital also has a staff of real-life advisors, just in case you have any questions.

Stabilizing your finances can be a challenge, but these easy-to-use apps are a good way to simplify the process. For more information on which one is right for you, contact your trusted advisor.



## Fall Car Care Tips

### How to take care of your vehicle as the seasons change

We all know the importance of routine car maintenance, but one frequently overlooked type is seasonal care. As summer starts to slip into fall, here are some simple ways to make sure your vehicle stays in perfect health.

#### Check your tires

With wet leaves littering the road and the threat of snow around the corner, keeping your tires in good shape is more important than ever. Continental.com suggests that the first thing you should do is check the pressure in every tire, including the spare, as they can “lose one pound of pressure for every drop of 10 degrees Fahrenheit.” Next, they say to make sure that the tread isn’t worn down to a dangerous level. The easiest way to do this is to do the “penny test” — a simple process of slotting the coin into a few grooves. If you can see the top of Lincoln’s head, it’s time for a new set of tires. Finally, it’s a good idea to inspect them for signs of wear and tear like cracks or bald spots.

#### Top off the fluids

The moderate temperature of autumn is a great time to check all of your car’s essential fluids. Make sure you’re not running low on radiator fluid, engine lubricant, brake line fluid and power steering fluid. You should also top off your windshield wiper fluid regularly, as it’s instrumental in maintaining a clear view of the road.

#### Don’t forget the heater

Your vehicle’s heater may seem like more of a convenience feature than something that keeps you safe, but Farm and Fleet writer Lauren Piek says it’s a vital component in cooler weather. Not only can it be a life-saver if you get stuck in the cold, it’s how you’ll be able to defrost and defog your windshield on the go. A quick diagnostic from a service expert will be able to identify any problems and right them so you can drive into autumn with confidence.

#### Make sure your brakes are in working order

It’s impossible to drive safely in the fall if your brakes are in bad health. If you’ve felt any grinding or noticed your car slowing less efficiently, you should take it to a professional for an inspection of the whole system, including the rotors, pads, fluid and lines. If any part is showing its age, make sure to have it replaced before the weather turns.

#### Take a look at the wipers

As fall approaches, it’s vital that you don’t take your windshield wipers for granted. According to iDriveSafely.com, the silicone on the part that touches the glass breaks down with age, and the summer heat can accelerate that process. That means autumn is the ideal time for a new set, as “your new blades will get you through the fall, winter, spring and summer.” They say to watch out for excessive streaking on the glass, chatter — where the blade skitters across the surface rather than sliding smoothly — and smearing. If you see any of these issues, it’s time to install a new pair of wipers.

Fall is a wonderful time of year, and these simple car care tips will help you enjoy it in comfort and safety.



## Tips for Reducing Stress and Increasing Positivity

### How to relieve the mental pressure in your life

The stress of everyday life can be tough to deal with even under normal circumstances — and in these uncertain and difficult times, the pressure feels even more intense. Whether you're struggling to make it through the day or just feeling a bit of extra tension, untreated stress can be harmful to your long-term health. Putting these tips into practice can help lighten your mental burdens and put you back on the path to peace.

#### Prioritize sleep

Getting enough sleep is one of the best ways to reduce stress in your life, allowing your mind and your body to recharge and refresh overnight. However, stress can often keep you from the sleep you need. If you're not sleeping well, the Mayo Clinic recommends following a soothing, consistent bedtime routine every evening so you're physically and mentally ready to fall asleep.

#### Exercise regularly

Regular exercise will help your mind shed stress and anxiety, and it can help you experience more positive feelings, too. Per Healthline, exercise releases mood-lifting endorphins and lowers stress hormones. It's also an effective way to boost the quality of your nightly sleep. Over time, improving your physical fitness or mastering an exercise can even help you feel better about yourself and your abilities.



#### Maintain social connections

Whether or not you can see your friends and loved ones in person, maintaining and nurturing those social connections is essential for combating stress. Meetups, texts, phone calls and video chats with the most important people in your life can help you feel a sense of belonging and connection — and so can volunteering or helping others. Friends and family can also be a strong source of support when you're feeling overwhelmed or out of sorts.

#### Pursue gratitude

Can you find anything in your life to be grateful for? Focusing on gratitude, whether it's for big or small things, can help you deal with stress and cultivate a more positive outlook. To build a habit of gratitude, Psychology Today suggests making a list of everything and everyone you're grateful for. Examine your life at the beginning or end of each day so you can add new things to this list, and be sure to communicate your gratitude to others, too.

#### Find a creative outlet

Banish stress from your life by exercising your creativity in both new and familiar ways. For starters, make time for your existing hobbies, interests and creative pursuits. Whether you enjoy making music, painting, working in the garden or cooking, you'll have an outlet for maintaining focus, building a sense of accomplishment and taking your mind off your troubles. If your current leisure-time endeavors aren't helping, consider challenging your mind by learning a new skill or trying a new hobby instead.

#### Try mindfulness, meditation and yoga

A wide variety of techniques and practices are available to help you manage and lower stress. Yoga is an especially popular example, and you can try it through in-person classes or online instruction. Meditation and mindfulness practices are another common way to keep stress at bay. You may also want to look into relaxation techniques like deep breathing, muscle relaxation and massage.

#### Get the help you need

Dealing with stress isn't something you have to do on your own. If the techniques you try aren't working or if your stress feels out of control, don't hesitate to reach out to friends and family for help. You may also benefit from the assistance of a medical professional.

Don't let stress affect your health or steal your joy. Start with these tips to find relief and regain control over the stressors that are making your life more difficult.

## Heartwarming Loose-Leaf Tea Recipes to Try

### How to create soothing, custom tea blends

A warm cup of tea can invigorate you in the morning or calm you in the evening. It's a versatile drink you can prepare in many different styles to create infinite combinations. Making your own tea blend is often more affordable than buying a pre-mixed combination, and you can adjust the ratios and ingredients to create a unique flavor profile to your liking. All you need is plain, dried loose-leaf tea leaves that you can purchase in bulk and whatever dried herbs, seasonings, fruits and other additives you find at the grocery store. Here are some ideas for where to start.

#### Black tea blends

Because of their high caffeine content and bitter taste, black teas are ideal as morning drinks, which is why breakfast blends use potent black tea leaves. You can buy a large bag of plain, roasted black tea leaves and make your own breakfast blend. They mingle well with spicy ingredients like cinnamon and orange peel or lightly sweet elements like almonds and vanilla beans.

Chai tea is arguably the most popular black tea blend in the world, and Sarah Karnasiewicz shares her preferred chai tea blend recipe on the website for Real Simple Magazine.

Grind the following in a coffee or spice grinder: six star anise pods, 2 tablespoons black peppercorns, 2 1/2 tablespoons cardamom seeds and 1 tablespoon whole cloves. Pour the mixed ingredients into a bowl, along with 1 tablespoon ground nutmeg, 1 tablespoon ground ginger, 2 tablespoons ground cinnamon and 2 1/2 ounces loose-leaf black tea (Assam or Ceylon are great types for making a chai tea). Gently stir the ingredients together until evenly blended. Then, store the dry mixture in an airtight container until you're ready to steep the tea. When you steep the tea in hot water, blend it with some warm milk and dissolved brown sugar or honey.



#### Green tea blends

Grassier and milder in flavor than tea leaves that have been roasted into their blackened form, green teas come in a variety of distinct flavor profiles. They're easily the most versatile form of tea and blend smoothly with a variety of mix-ins. You'll find combinations ranging from the nutty, savory taste of toasted brown rice in Genmaicha to the rich, floral tones provided by jasmine blossoms and rose hips.

On her website Homespun Seasonal Living, Kathie shares her recipe for a stomach-soothing ginger lemon balm green tea blend. It consists of 1/2 cup dried lemon balm, 2 tablespoons fennel seeds and 1/2 cup ginger-infused green tea (or you can use bits of dried ginger root and a plain green tea like sencha. Just stir the ingredients together in a bowl and store in an airtight container.

#### White tea blends

Although dried fruit can be mixed with green tea, it's even better in a white tea blend, because white tea's near-zero caffeine level makes it an ideal weight-conscious, post-dinner dessert drink. White tea has a very mild, delicate flavor, so it won't compete with any other additives you stir in. Because of that, dried fruit is a popular ingredient in white tea blends.

Dietician and chef Roxana shares her recipe for a homemade rose, citrus, berry and apple white tea blend on her website, The Delicious Crescent. The blend consists of 1 1/2 cups dried orange, 1 1/2 cups dried apple, 1 1/2 cups dried strawberry and 1 1/2 cups dried roses broken into small bits and mixed with 2 cups white tea. You can either dehydrate fresh fruit yourself (what Roxana recommends doing), dry them in an oven or buy them pre-dried (without added sugar). You can also add various herbs to the blend like dried mint leaves.

These recipes are excellent starting points for you to begin experimenting with your own tea blends, and you can test whatever flavor combinations you want to discover your favorite combination. Pretty soon, you'll feel like a tea connoisseur!

