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We are using technology to help protect you from getting fraud on your account.

Because of this fraud detection that we have in place, you may at some point get a call, text or email inquiring if you made a transaction. If you do receive a text, email or phone call asking you about a specific transaction and asking if you made the transaction, please respond to the inquiry. If you did make the transaction, this will help you quickly get your card unblocked and re-activated. If you did not make the transaction in question, this will help lock down the card faster, to stop more fraudulent transactions from hitting the account. The phone number that will appear for debit card transactions is 855-293-2456.

After hours: to report fraud, or report No fraud and unblock cards:

For Debit cards:

- Report Lost or Stolen- 888-297-3416 - Get assistance- 1-800-547-3260

Credit Cards:

Report Lost or Stolen or get assistance 1-800-808-6402

For additional fraud information [click here](#).



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Holiday Closures

Monday, May 31	Memorial Day
Monday, July 5	Independence Day (Observed)
Monday, September 6	Labor Day

For all Holiday Closures [click here](#).

Using Automatic Bill Pay

Weighing the risks and rewards

Do you ever feel like you're spending too much time paying bills, juggling account passwords, and keeping track of due dates? If so, you can reclaim some of that time by automating some of your predictable, recurring bill payments. Here's a look at the benefits and drawbacks of using automatic bill pay.

The basics of automatic payments

With automated payments, the amount owed will be withdrawn from the account of your choosing on a scheduled date every month. This can be a checking or savings account, a credit or debit card, or even a money market account. According to Rebecca Lake, a contributor to Forbes, some expenses are better suited to automatic payments than others. Utilities, mortgages, loan payments, and subscription services are all ideal candidates. However, if you've got a monthly payment due to a local landlord or a small business, your biller may not be able to collect an automated payment. In those cases, you'll still have to write out a check, pay by phone, or submit a traditional online payment.



Benefits

When it comes to convenience, it's hard to beat automatic bill pay. In addition to saving time, it spares you the tedium of logging into a bunch of different accounts. Your financial institution likely offers the ability to set up payments right from your online account. That way, you can view all of your outgoing payments for the month — and plan your spending accordingly. And since you can easily monitor who you're sending money to, you'll never have to worry about your checks getting lost in the mail. On top of that, Nerdwallet finance writer Melissa Lambarena explains that automation can also boost your credit rating since timely payments are a major component of your FICO score. So if you're looking to score a good interest rate on a loan, automatic payments can be a painless way to beef up your credit report.

Drawbacks

Before you commit to this convenient way to pay, consider these pitfalls. If you're lax with monitoring your account balances, you could find yourself with a pile of overdraft fees and late payment penalties. To prevent this, Lambarena encourages you to sign up for notifications to help you stay on top of your account balances, or let you know when money is about to be withdrawn from your account. And if you've signed up to have your credit card automatically charged, Lake advises you to keep an eye on your card's expiration date, since an out-of-date card could lead to a missed payment, late fees, and a disruption to your service. It's also possible that your biller could make a mistake, warns Lambarena. For instance, a company could withdraw funds from your account twice on accident, or make a typo and deduct far more money from your account than you expected. Although both scenarios are quite rare, you could still get stuck paying overdraft fees. It's also easy to lose track of your money when you rely on automatic payments, so Lambarena recommends frequently checking your list of automatic withdrawals and trimming those easily forgotten subscription services.

If you're looking to get started with automatic bill pay, take the first steps by contacting your financial institutions to learn more about your options.

Should You Buy a New or Used Car?

Make sure that your purchase is the best fit

It's time to buy a replacement vehicle, and you have a lot of choices when it comes to things like body styles and features. Before you dive too deep into those details, you should decide if you plan on buying a new or used car.

New cars

If you really care about having the most advanced safety features and a smoother buying experience, a new car might be the way to go. Philip Reed of Nerd Wallet points out that buying a new car is a simpler process since the vehicle comes straight from the manufacturer. You can focus just on features and dealership perks instead of how previous drivers treated it. If you do choose a vehicle with issues, there are laws and warranties protecting you from high garage bills.

All of these pros come at a cost. Miriam Caldwell of The Balance reports that new cars lose thousands of dollars of value in the first two or three years you own them. Not only that, but a car's value drops significantly just by driving it off of the dealership lot. Caldwell goes so far as to say, "Financially it does not make a lot of sense to buy a new car unless you have money you do not mind losing."



Used cars

Used cars are a viable option if you're working with a tighter budget, or if the thought of losing money that fast makes you a bit queasy. By buying a used car, you let someone else's wallet take the depreciation hit. Car and Driver reports that when you choose a used car, you usually can sell the vehicle a few years later for a similar price if a different model catches your eye.

While you have to buy new cars from dealerships or the manufacturer, you have more freedom when choosing a used vehicle. You can shop on the used side of a dealership lot, a dedicated used dealership, or from an independent seller. This variety of sources can help you find the used models with the features you want.

Before you make a purchase, a used car should be checked by a mechanic. Peter Gareffa of Edmunds reports that you can go to a garage you trust, but most auto shops offer a used car inspection service. While you want to trust whoever you're buying from, an inspection helps you know if the vehicle is really a good deal or a clunker you'll have to fix up.

Certified pre-owned

Between a new car and a used car in price is a certified pre-owned vehicle. The original manufacturers run these programs, and they are often stocked with cars that were once rentals or part of a lease agreement. Regardless of their previous use, all certified pre-owned vehicles are inspected by mechanics to make sure they meet high standards. Most CPO cars also come with additional warranties to put you at ease. To learn more about CPO vehicles, choose your preferred automaker and look at their specific program details.

Replacing your car can be a stressful time, but with some research, you can roll away from the experience with the perfect ride for you.

Exciting Yard Games to Try This Summer

Try your hand at any of these entertaining competitions

In the last year, many of us have found new ways to stay entertained at home. From building amazing blanket forts to finding great new board games to play with the family, there was a constant need for new and fun things to do. Now that the weather is warming up, there's an opportunity to discover some exciting yard games to play with the family. Check out some of the top-rated games to try out this summer.

Bottle Bash

If you want to test out your hand-eye coordination, Bottle Bash is the way to go. Two teams of two players face off to knock the other team's bottle off of their poles. The game comes with two poles with stakes, two non-breakable bottles, and one flying disc. Each team takes turns throwing the disc and gets points depending on how the bottle falls, if at all. For example, if you hit the pole with the disc and the bottle falls, you get 2 points; you get more points if you just hit the bottle and it falls. But you can also score points by catching the disc as it's thrown to you or if the other team drops the disc when you chuck it to the other side. Be sure to have plenty of space to play and put any breakable objects away when you add this fun game to your backyard.



Spikeball

If you combine volleyball and four square, you'd get Spikeball. Using a small trampoline-like net and a ball, the game seems fairly basic at first glance. But there are no boundaries or set sides in Spikeball. Two teams of two work together — and move around in all directions — to bounce the ball on the net until someone misses and the ball hits the ground. The official Spikeball website sells a Rookie Kit for \$59, which comes with a net, ball, carrying bag, and rule book. But once you've got the hang of things, you can upgrade to the 3 Ball Kit (self-explanatory) and Pro Kit, which comes with nicer balls and free registration to a Spikeball Roundnet Association tournament.

Flickin' Chicken

University Games describes its Flickin' Chicken game as "Nine rounds of CHICKEN THROWING INSANITY!" Rather than throwing a disc to score points, you toss rubber chickens at a disc on the ground to win. But you have to be careful because depending on what side of the disc is facing up, there could be penalty points involved. The great thing about this game is that you get to decide how far to throw from. On top of that, you can also take this game inside on rainy days and make a small playing area to stay entertained. Flickin' Chicken typically goes for under \$30 and comes with four rubber chickens, a target disc, a score pad, a pencil, and a rule book.

Chippo

Golf meets cornhole with Chippo, putting your chipping skills to the ultimate test. This game is a golf lover's dream and was even given the Best New Product Award at the 2018 PGA Merchandise Show. But non-golfers can still enjoy Chippo thanks to its easy concept and setup. Whether you play in the backyard or take it to the beach, the premise is simple: Hit (or chip) your set of three balls to a board across from you that has holes in it. If your balls hit the board, that's called a Boardie and you get 1 point. If you make it into the large 3-Hole, that's 3 points. The smaller, harder-to-hit 5-Hole gets you 5 points while bouncing the ball off of a chipping mat before going into a hole gets you two times the points. The official Chippo board costs \$189.95, but just like cornhole fans have made custom boards, the same can likely be done with this game.

Summer is almost here! Get ready to have fun with your family by investing in any of these games for tons of fun and bonding.

4 Recipe Apps to Make Your Life Easier

Check out these apps to make dinnertime a breeze

Are you trying to expand your horizons by trying new recipes? Or do you just want a way to organize all of your favorite meals in one place? There are plenty of helpful apps for just about anything you could think of in this world, including recipes. Check out these options if you're looking for a way to organize.

Paprika

Sometimes recipes have complete novels written ahead of them, telling the story of the chef who was inspired by a mushroom in a forest and decided to make a delicious Alfredo sauce. To avoid having to scroll past all of that any time you want to use a recipe, try the Paprika app. Available on iOS and Android, this app pulls all of the important information from a recipe into a tidy list. On top of that, it also grabs a photo from the recipe so you know what it should look like and has the capability to scale the recipe to suit your needs. You can also categorize the recipe by type, rate it on a five-star scale, add your own notes, and adjust the recipe to your liking in case you jazz it up a bit.

Kitchen Stories

If you're a visual learner, you may benefit from an app like Kitchen Stories. Millions of food lovers have visited the Kitchen Stories website to see delicious meals get made. As a result, the free mobile app was made. In it, you'll find step-by-step photo instructions and videos so you know exactly what you should be doing. You can like and save your favorite recipes that exist in the app and even create a shopping list with the built-in generator.

Similar to other apps, you can scale any recipe up or down to accommodate your needs, add photos, and leave reviews.

Yummly

Looking for new recipes to try? Yummly is a good place to start. This app, available on iOS and Android, lets you explore the culinary world and add recipes to your digital recipe box. You can discover recipes that match your diet preferences and unique tastes, making it truly customizable. All you have to do initially is answer some questions about what you're looking for and the app will then tailor its suggestions, whether it's meals like white chicken chili or cozy vegetable soup.

Oh She Glows

Changing your diet can be challenging, especially if you're going vegan. That means cutting all animal meat and animal byproducts from your daily intake. As a result, finding recipes that are both delicious and fulfilling can be really hard. But the Oh She Glows app works harder to help you on your health journey. The app features tons of vegan recipes that even your meat-loving family members can enjoy. You can search by keywords, dietary restrictions, dish types, kid-friendliness, budget-friendliness, and even by season. The price for this app varies between iOS and Android, but the one-time fee is well-worth what you get.

These are just some of the incredible recipe apps that exist in the world. If these don't do the trick, try doing additional research to find exactly what you need.



