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OUR LOBBY IS OPEN!

OUR LOBBY IS BACK OPEN

Have you missed walking into our lobby to conduct your financial business during COVID? Well, we have missed having our members in the branch for the past 16 months. The lobby is open the same hours prior to shutting down, but in case you forgot here they are:

Monday – Thursday 10 am – 5:30 pm Friday 10 am – 6 pm

Our drive thru will continue to operate the same hours as we have since the pandemic started which is:

Monday – Thursday 9 am – 5:30 pm and Friday 9 am – 6 pm

We have safety precautions in place to continue to protect you and our staff. When you enter the branch, we have touchless sanitizer for you to use. There is hard hat “stand here” icons on the floor and there have been barriers installed at the teller windows. Staff is wearing masks and we are asking when you come into the branch to have your mask on as well. We have also determined that we can have 7 members in the lobby at one time.

If you want to meet with one of our Relationship Officers regarding a loan, we are asking that you make an appointment. We have a loan desk in the lobby and the greeter desk that have barriers where they can meet with you. We are still doing the majority of the loans over the phone or online so that is still an option for you.

We are looking forward to seeing you in the lobby!

AUTO LOANS

We are hearing out in the market place that new vehicles are hard to find and consumers are choosing to buy used vehicles to help keep their payments down. Do you know what else can help with keeping your payments down? Low loan rates! Check ours out and see how much we can save you. It is easy to apply – online, over the phone or make an appointment with one of our Relationship Officers to meet in branch.

HOLIDAY CLOSURES

Independence Day (Observed)	July 5
Labor Day	September 6
Columbus Day	October 11

[Click here for all of our Holidays.](#)

Monitoring Your Credit Report

Tips for safeguarding your accounts

Your credit report holds plenty of valuable information. It can help you understand your spending habits, lend insight into your creditworthiness, and perhaps most importantly, it can enable you to monitor your accounts for fraud. Here's a look at a few different strategies for watching your credit report — and what you should do if you notice suspicious activity.

Monitoring your credit

If you like to take a hands-on approach to managing your finances, consider doing your own credit monitoring. This involves manually reviewing reports, combing through each charge, and making sure that every transaction is legitimate. While this method may help you become more aware of your spending habits, it can also be a time-consuming process. If you don't want to scrutinize your charges line by line, you can opt for a free or premium tracking service. Typically, these free services only work with one of the three credit bureaus. For instance, CreditWorksBasic only provides data from Experian, while CreditWise offers information from TransUnion. Furthermore, they typically only provide basic data, such as your utilization rate, payment history, and VantageScore 3.0 number. For more-detailed information and your FICO score, you'll have to sign up for a paid service. But you don't have to break the bank to track your credit usage. Brendan Harkness, the managing editor of Credit Card Insider, suggests combining DIY credit monitoring with a free service, so you can enjoy the reassurance of having an extra set of eyes on your financial activity.



Spotting problems on your report

Pay attention to the details provided on your credit report. Make sure that your payment history is correct; you don't want to be unfairly penalized for late payments that were actually made on time. Ensure your account balances are accurate, and that all of the accounts listed are ones you've opened. Also, check for any hard inquiries that you didn't make, along with accounts that were wrongly sent to collections. If you notice errors like these, Harkness advises contacting the credit bureau about the error — most of the time, they'll work with you to correct it. However, if the mistakes are actually the result of fraud, you'll have to take additional steps to secure your finances.

Reporting identity theft

If you notice suspicious charges on your credit report, you'll need to notify the relevant authorities. Jake Stroup, a credit card monitoring expert and contributor to The Balance, recommends first filing a police report, then following up with a report to the Federal Trade Commission. When it's time to fill out the police report, Stroup advises reporting as much detailed information as possible, including the dates of the purchases relevant to the fraudulent charges, as well as all known details about the accounts opened using your identity. Also, be sure to list anyone whom you believe to be involved in the identity theft, if possible. When filling out your complaint with the FTC, Stroup recommends referencing the police report you previously filed. To prevent further breaches, Harkness suggests freezing your credit or adding fraud alerts to your credit report. Freezes stop criminals from using your identity to secure additional credit, but also prevent you from opening new accounts. Fraud alerts, on the other hand, give you an extra layer of security when applying for credit.

Don't let fraudsters steal your hard-earned money — monitor your credit report to safeguard your finances. For more recommendations on tracking your finances, contact your financial advisor or financial institution.

What is The FAFSA?

Understanding the easiest way to secure student aid

If one or more of your children is getting ready to start looking at colleges, there are a ton of things to think about. Since educationdata.org states that the average yearly cost of attendance at a public institution is more than \$25,000, one of them is probably trying to figure out how to pay for it. That's where the FAFSA, or Free Application for Federal Student Aid, comes in.

The basics of the FAFSA

According to Farran Powell and Emma Kerr at U.S. News, "the U.S. Department of Education awards around \$121.8 billion in federal grants, loans and work-study funds" that go to "assist roughly 10 million students in completing their education." Even with a sum that large, there are only so many resources to go around. As such, the DOE needs a way to make sure only the people who genuinely need financial help to get a quality education receive loans.

Need is determined through the FAFSA, which Investopedia's Lita Epstein describes as "the official form that students or their families use to apply for financial assistance for college from the federal government." In essence, it's a questionnaire about your financial situation that you or your child fill out to see how much aid you qualify for.

Who qualifies for aid?

If you're considering filling out the FAFSA, it's important to know what metrics the government uses to decide how much assistance to give you and what kind. The form will ask questions about household income, number of dependents, and any additional assets or investments. Epstein notes, though, that it disregards "the value of retirement accounts, life insurance policies, and annuities," as well as any equity in the family home.

That information is then compiled into something called an Expected Family Contribution, which determines the type and degree of the aid you may receive. Powell and Kerr state that "if the EFC is zero, then the student will most likely qualify for a Pell Grant — a federal award based on financial need." If your annual household income is \$27,000 or less, your EFC is automatically counted as a zero.

It's important to note that the government may still offer you aid in the form of scholarships, work-study programs, and more if you don't get a Pell Grant. There is no income limit, so experts like Ilyan Nunez, director of college and career placement at KIPP New Jersey, say "all families should submit a FAFSA whether they think they will qualify for aid or not."

How to prepare

Since the FAFSA is a government document, there's very little room for error, and you should make sure you're set up for success. StudentAid.gov suggests starting as early as possible and to "ask school counselors and the college financial aid office about state, college, and nonprofit grants and scholarships." You should also be conscientious of deadlines, as letting them pass by could bar you from receiving aid.

Additionally, it's important to make sure you have all of the necessary files on hand before filing the FAFSA. Mark Kantrowitz, publisher and vice president of research for Savingforcollege.com, suggests making sure you have all of the pertinent important documents, such as Social Security cards or Driver's Licenses for U.S. Citizens and Permanent Residence cards for eligible non-citizens. Then make sure you have records relating to income, assets, and investments.

Finally, have at least one college ready to list. You don't need to apply before filling out the document, but it won't be accepted unless there is one college included. Kantrowitz says, "It is a good idea for the college to be an in-state public college, since listing a state college first is often required for the student to be considered for state grants. You can add more colleges later."

Getting an education is expensive, and filing the FAFSA is one of the best ways to take some of the sting out of that cost without lowering your standards.



How to Get Better Sleep While Traveling

Tips for getting the rest you need when you're on the go

Whether you're simply going on a weekend trip to the mountains or heading across the country into a different time zone, getting enough sleep is essential. But sleeping while traveling can prove to be quite difficult. Your body and mind are not used to your new surroundings and that can cause your internal clock to be off. Not to mention, you may not have the comforts of home nearby. Check out these tips for getting better sleep on your next trip.

Bring some comforts with you

While you can't bring your whole bed with you on your adventure, try bringing smaller items that remind you of your sleep zone at home. This could be a blanket that you fold into your suitcase, your favorite pillow, a small stuffed animal that gives you extra comfort, or even an air scent that you use in your house. If you're not able to bring a full-size pillow along, try purchasing a compact, high-end memory foam travel pillow that can provide the support you need while snoozing. Many options come with carrying cases that make transporting them simple and discreet.

Get enough sleep beforehand

If you know you have to get up at 3 a.m. for that 7 a.m. flight, be sure you adjust your sleep schedule in the days leading up to your departure. The same goes for heading into a new time zone. Start moving your bedtime up by an hour (or later, if applicable) on the first night. Then add another hour on the second night, and a third hour on the third day. Charlene Gamaldo, medical director of the John Hopkins Center for Sleep notes that it takes one day per time zone for your body to adjust. By planning ahead, you're helping to ease the transition.

Use a variety of sleep aids

Sometimes the bustling sounds of a new city will keep you up late, especially if you're in a tourist-heavy spot. While others may want to stay up and bar-hop until 3 a.m., that may not be what you're searching for on your vacation. Other than keeping this in mind when reserving your accommodations, you should bring along some sleep aids. This could include an eye mask to block out any bright lights from street lamps or businesses, earplugs to silence the night owls, or even some headphones to play calming music while you sleep. If all else fails, try taking a natural supplement like melatonin. This hormone already naturally occurs in your body and helps you get sleepy at night, but you may need a little help with this nonprescription sleep aid when traveling. Melatonin is typically available at all major grocery stores in doses of up to 10 milligrams.

There's no way of knowing ahead of time if your body will get on board with a new sleep schedule during your journeys, but you can try to help it along with these methods to make your trip a bit more enjoyable.



Tips for Managing Anxiety in Everyday Life

Helpful things to make your days a bit better

Nearly 40 million adults in the U.S. suffer from an anxiety disorder. Dealing with anxiety in everyday life can be tough and, unfortunately, therapy is not accessible to some individuals. Healthy coping mechanisms are good alternatives that can help you manage your anxiety.

Limit triggers, if possible

If you know that extra cup of coffee will make your heart beat wildly and possibly send you into an anxiety spiral, try to see if you can cope without it. Try drinking a smaller amount for a quick boost of energy if you really need it or go for a short walk to wake up your body and brain. Both caffeine and alcohol can aggravate anxiety and trigger panic attacks. As a stimulant, caffeine will start your “fight or flight” response, which can confuse your brain and send you into an unintentional panic. On the flip side, alcohol alters the levels of serotonin and other neurotransmitters in the brain. And you could actually feel worse after the effects of alcohol have worn off.

Exercise daily, even a little bit

It's no surprise that exercise does a body good — but it can also help your mind, too. According to the Mayo Clinic, regular exercise can ease anxiety by releasing feel-good endorphins that enhance your sense of well-being. Engaging in exercise can also divert your attention from the thing that you may be anxious about. If you're focusing on running or doing an exercise correctly, you're less likely to think about something else.

Count slowly and repeat

Exercise isn't for everyone, so it's vital that other ways of coping are available. One of the simplest ways to refocus your mind is to count. By counting to 10 slowly, you're making your brain focus on something new with every number. If going up to 10 isn't enough, you can up it to 20 or even count backwards. However, it's important to note that countdowns don't work for everyone because they can create a sense of “impending doom” that doesn't help anxiety. Counting once to 10 or 20 may not work initially, but if you start again and repeat slowly, you may find solace.

Take a timeout

Simply stopping what you're doing and doing nothing can help with anxiety. Sometimes we don't realize how much harm we're doing to ourselves by continuing to go full-force. Go sit by an open window, close your eyes, and take some deep breaths. You can also try meditation or some light yoga to help settle yourself. Many music streaming services have pre-made relaxation playlists available that could help you chill out for a bit, too.

Talk to someone

Even if you can't go to a therapist, it always helps to talk to someone. Whether it's a friend or a family member, getting your feelings out in the open can help you realize more things or allow that person to provide additional helpful techniques. Keep in mind, there are many free mobile apps that can still help you manage your mental health. You can track symptoms and triggers so you know how to avoid certain things or you could just use one as a personal journal to reference when you can get to therapy.

The most important thing to consider when dealing with anxiety is to just try your best. No one is perfect and life is going to be tough sometimes. But you can help yourself with some of these techniques to make it a little easier.



