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MOBILE APP 5.0

If your phone doesn't automatically update, please make sure to update to the newest version of our App.

You will notice:

- Sign in will be in upper righthand corner
- You can add a picture
- Remote Deposit Capture (RDC) is in the bottom menu next to the home button
- Set up Favorite Accounts on the main screen
- Edit favorite features
- Request to have a check mailed to you. Minimum amount is \$25.00
- And more

PLASTIC CARD CHANGES

The credit union is phasing out ATM cards and will only be issuing Debit Cards. What does this mean for you? If you currently have an ATM card, please look for your new Debit Card that will be arriving by between now and mid-August. You will also receive a new PIN number. If you don't have a card by mid-August, please contact Allyson at allysonw@ibewuwfcu.com or 503.262.5308.

HOLIDAY CLOSURES

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

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

Benefits of Investing

How investing can help you reach your goals

You work hard for your money — now it's time to make your money work for you. When you invest, you have the chance to build wealth and diversify your streams of income. Here's a look at what investing can do for you.

Options to suit every investor

Maybe you want to invest, but you can't afford to risk losing large sums of money, or you'd like your assets to remain liquid. Or perhaps you don't want to babysit a stock ticker, waiting for the right time to sell your shares. However, investing goes far beyond day trading. There are a wide variety of investment vehicles, designed to suit different budgets, lifestyles, and risk tolerances. Savings bonds, certificates of deposit, fixed annuities, and dividend-paying stocks are lower-risk, lower-reward options. If you're more of a high roller, Marissa Parietti of Investopedia lists currency trading, foreign emerging markets, and venture capital as choices to consider.



The power of compounding interest

Compounding interest allows your savings to snowball. For example, if you start with an initial investment of \$1,000, contribute \$50 per month, and earn 10 percent in interest every year, compounded annually, you could have over \$40,000 after 20 years. Since compounding interest needs plenty of time to work its magic, finance expert Justin Pritchard suggests that you start investing as early as possible.

Don't lose money to inflation

Inflation causes money to lose value over time — which is exactly what will happen if you keep your cash squirreled away in an envelope under your mattress. According to Kimberly Amadeo, a contributor to The Balance, stocks typically return about 10 percent per year, so on average, your money will gain more value than it loses from inflation. However, Amadeo warns that dips in the market occur, so you should be prepared to delay selling your investments until prices recover.

Take advantage of pre-tax dollars

Some investment vehicles allow you to lower your tax liability while you grow your money. For instance, 401(k) plans and traditional IRAs allow you to invest pre-tax dollars that you earn throughout the course of your career. The Balance contributor Dana Anspach explains that you'll eventually pay taxes when you draw upon your investments in retirement — but by then, you'll be in a lower tax bracket, and therefore, pay less in taxes than if you'd simply kept the money in a savings account.

Secure your retirement

In addition to providing tax benefits, investing can enable you to have the money you need to make your golden years less stressful. Retirement consulting company CEO Denise Appleby explains that there are a few pitfalls that non-investors tend to encounter later in life. Without investments to live on, Appleby notes that you may have to rely on financial support from your family or be limited to living within the means of your Social Security checks. If you don't want to compromise your independence, investing may help you reach your financial goals.

Need help getting started with investing? Consider consulting with a financial advisor or an investment expert, so you can develop a plan that suits your lifestyle.

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.

Tips for Fixing Your Sleep Schedule

Get your body back on track with these tips

Getting enough sleep is integral to living a happy, healthy life. When you rest, your mind and body get a chance to recover and recharge for the next day. Whether you've found yourself staying up a bit too late or you recently changed work schedules, there are many ways to get your sleep schedule back on track.

Practice relaxation techniques

Scheduling a specific time to relax might seem silly at first, but doing so may help you sleep better. Kristen Nunez of Healthline notes "When you're stressed or anxious, your body produces more cortisol, the stress hormone. The higher the cortisol, the more awake you feel." To help lower those levels, try doing some light yoga or meditation before bed. If you're desperate to just flop down on your mattress, try to squeeze in some stretching or deep breaths before calling it a night. Journaling is also a great way to relax at night and clear your mind of everything that's going on in your life so you don't toss and turn worrying about things.



Be conscious of your caffeine intake

You don't have to completely cut out caffeine to get a good night's rest, but you should be aware of how much you're ingesting and when. Your morning cup of coffee likely won't affect how you sleep, but that late afternoon energy drink might. When writing for WebMD.com, Michael J. Breus, Ph.D., says "Caffeine is a stimulant and should be stopped four to six hours before bedtime." Be sure to watch out for sneaky caffeine in the form of soda, chocolate, iced tea, and even some over-the-counter medications. Always inspect the labels to ensure that you're not unintentionally ruining your sleep schedule.

Block out the light

Melatonin is a hormone that is released in your body to aid in your wake-sleep cycle. However, melatonin is typically only produced at night when it's dark. To help your body naturally create this sleep hormone, you'll want to be sure you can't see any light when you're in bed. Blackout curtains and not having the television on are good places to start. And as tempting as it might be to endlessly scroll to tire your mind, the light of your phone may actually make things worse for your brain and its sleep schedule. If you're still struggling to fall asleep, you can opt for a light dosage of melatonin, which is sold in most retail stores. "Melatonin is generally safe for short-term use," notes Brent A. Bauer, M.D., when writing for the Mayo Clinic.

Get some exercise

Regular exercise should be the goal for everyone, but especially so for those struggling to get good sleep. Charlene Gamaldo, M.D., medical director at the John Hopkins Center for Sleep, says, "Aerobic exercise causes the body to release endorphins. These chemicals can create a level of activity in the brain that keeps some people awake. These individuals should exercise at least 1 to 2 hours before going to bed, giving endorphin levels time to wash out and 'the brain time to wind down.'" Try to get 30 minutes of exercise each day to get your body on a schedule of producing these endorphins.

You don't have to try all of these methods at once to get better sleep, but starting with at least one is a good way to help your mind and body relax.

5 Pet-Friendly Houseplants to Grow

Houseplants that are safe for your four-legged family members

Bringing the outdoors in is a great way to add life, a touch of color, and a burst of brightness into your home. However, be careful before grabbing any specimen from your local nursery. Even if you and the human members of your family know not to munch on leaves, flowers, or stems, your four-legged family members may not. The following plants, flowers, and herbs are not toxic to cats and dogs. Just be sure to grow these bountiful beauties out of the reach of curious paws, as munching on them may cause upset tummies.

Budding beauty

For pops of green and irresistible shades of purple or pink, choose the pet-friendly African violet. The hearty plant does not need bright light and its petite size is perfect for small spaces. Just make sure to tend to the soil with enough water to keep it moist.

Exotic looks

The bold, two-toned look of Gloxinia, a native plant from Brazil, will be the focal point of any room. The bright blooms are trimmed in white and the leaves are big and a vibrant green. To help keep them looking their best, make sure the soil stays almost soaked and the plant is shielded from direct light.

Holiday cheer

If Christmas is your favorite time of year, you can keep the season alive year-round with the addition of a Christmas cactus. Although amaryllis is a more popular plant for the holidays, it threatens the health and safety of pets. Although Christmas cacti is a festive, nontoxic option for a house with pets, your pets shouldn't chew on it if they want to avoid a stomachache, according to Better Homes & Gardens writer Andrea Beck. The leaves of the Christmas cacti are green and the blooms, which emerge once a year, come in a variety of shades: pink, red, orange, and white. The plant requires bright, indirect light and regular waterings, adds Beck.

Retro cool

Adding a spider plant to your home décor will add a touch of nostalgia, whimsy, and fun to your shelf, mantle, or hanging basket. "Thank you, spider plant (*Chlorophytum*), for looking just as cool today as you did in grandma's kitchen in 1978," according to The Spruce writer Jamie McIntosh. "Also known as ribbon plant or airplane plant, the spider plant is non-toxic to cats and dogs and will tolerate a wide range of light, moisture, and soil conditions." The spider plant offers plenty of dimension, shades of green, and often thrives under the hands of novice gardeners.

Edible delights

Indoor herb gardens offer easy access to fresh ingredients. You can optimize your recipes and add visual interest to your kitchen counter or shelves at the same time. Some herbs, although safe for human consumption, will harm your furry family members. According to Beck, avoid lavender and oregano and instead focus on sage, thyme, and basil. "Place herbs in a sunny window that gets at least four of five hours of direct sunlight every day, and water when the top inch of soil is dry," she adds.

These plants and flowers will brighten up your home without sacrificing the safety of your pets. Be sure to follow care instructions so your plants, blooms, and herbs thrive.



