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Holiday Closures

Monday, September 6 Labor Day
Monday, October 11 Columbus Day
Thursday, November 11 Veterans Day

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

Protecting Yourself From Ransomware

Don't be a victim of this dangerous malware

Keeping all of your files secure and backing them up may not be something you think of on a daily basis. But with scammers and hackers diligently working to corrupt files and make a quick buck, maintaining your computer's security is vital in today's world. One way your information could be at risk is through ransomware.

How does ransomware work?

Just like many other viruses and malware, ransomware typically comes from opening infected files on a website or in your email inbox through phishing techniques. For example, you may receive a notice that seems official, stating that you are required to pay an invoice. Once you open the attachment in that email, the ransomware gets to work.

As soon as the ransomware is on your computer, it locks your files and prevents you from accessing them. If you use cloud services or external hard drives, the ransomware could even delete or encrypt files you have stored there. The only thing you'll likely be able to see is a screen telling you to pay a specific amount of money and how to do so. Most cybercriminals prefer to use Bitcoin as their preferred currency, as it allows for anonymity through its transactions, no matter how large they are.

Know your risk factors

While this devious tech can be found on both PCs and Macs, a majority of the programs are found on PCs, according to technology journalist Dave Johnson, when writing for Business Insider. Additionally, if your email inbox is filled to the brim with spam emails or unknown contacts, you're more likely to unintentionally click on something malicious. If possible, clean your inbox by unsubscribing from mailing lists and check it regularly. If it becomes too overwhelming, you may want to create a new email address entirely and start from scratch.

How to avoid ransomware

The best method for protecting your files from ransomware is through preventative steps. One of the safest ways to store and backup data is through the use of external hard drives. Because they can be disconnected from the main CPU and used with almost any computer, you can have your files available even if your PC stops working. And if you do fall victim to ransomware, Johnson notes that you can "roll back" your computer to a previous version with the external hard drive, allowing you to avoid losing everything and not having to pay the ransom. Just be sure to disconnect the device when you're done adding files so it can't be infected via something on your PC.

Along with backing up your files regularly, you'll want to be sure your computer has up-to-date, trusted anti-malware software installed. Apple has included its XProtect antivirus software on all Macs since 2009 and it is updated daily with potential threats. If you have a PC, you will likely need to install antivirus software on your own. Johnson recommends specific anti-ransomware tools like Check Point ZoneAlarm Anti-Ransomware, Malwarebytes 4, and Acronis Ransomware Protection. Stay on top of patches and updates that become available, as cybercriminals are constantly working to get around antivirus software.

As always, the top tip for avoiding viruses is to not click on unknown links or emails. By abiding by that and the rest of these methods, you should be well on your way to avoiding paying a fee to access your own files.



Managing Your Credit Score

Tips for boosting and protecting your score

Since your credit score is an indicator of your financial standing, it plays a large role in determining your eligibility for loans and favorable interest rates. If you'd like the opportunities that come with a higher credit score, here are some of the best practices for managing your money to boosting your score.

Comb through your credit report

Your credit report gives you an overview of your loans and credit card accounts, which helps you spot areas for improvement. Every year, you're entitled to a report from the three major credit monitoring bureaus, TransUnion, Experian, and Equifax. Instead of requesting all three at once, consider spacing them out throughout the year, so you can track your progress. Elaina Johannessen, a program director at nonprofit organization LSS Financial Counseling, suggests looking at more than just your score on the report and paying attention to the details so you can catch and correct any errors that could be dragging down your score.

Make prompt payments

Your payment history is the single largest factor in calculating your credit score. Pay your bills on time, and be sure to cover the minimum monthly payment. It may sound simple, but if you have trouble keeping track or remembering to make payments on time, Investopedia contributor Rebecca Lake has some tips that could help you stay on course. Lake suggests setting up due-date alerts, automating your payments, and setting up a system for filing your bills, whether you receive them on paper or via email.

Monitor your credit limit

Aside from making timely payments, your credit utilization is the other major factor in determining your score. It's a good idea to maintain a balance under 30 percent of your credit limit. That said, if you're trying to build your score, try to keep it under 10 percent of the limit on each card. If you have to pay for a big-ticket item, Nerdwallet contributor Amrita Jayakumar recommends distributing the cost between several cards or paying your card's balance down in chunks before the due date to keep it consistently low throughout the month. You can also check your credit card's website to see if there's an option to notify you if your balance is nearing 30 percent of your limit.

Pump the brakes on applying for credit

If you frequently apply for credit, your credit score gets knocked down a bit. That's because creditors consider it an indicator that you're scrambling for money, and may not be able to handle your debts. To prevent your score from taking too much of a hit, Jayakumar suggests that it's better to separate your credit applications by at least six months. There's one exception to this rule, however — if you have multiple loan applications within 14 days, your credit won't suffer, because that's simply an indicator that you were looking for a good deal.

Other ways to bolster your credit score

Need to grow your credit score, but don't have a long credit history? Lake suggests several options to help you prove your creditworthiness. Experian Boost is for people with a short credit history, but a record of meeting their obligations on time. Experian Boost and UltraFICO are programs that report your financial data that usually isn't factored into your credit score, like your utility payments and financial account management, to help prove that you're a reliable borrower.

For more tips on managing your credit score, consider consulting a financial advisor or contacting a credit repair company to help you get your finances back on track.



4 Handy Apps to Help You Plan Your Next Road Trip

Take the stress out of your vacation

There are many ways to travel in the United States, but the classic road trip has them all beat. When you're getting ready to hit the road, consider downloading these apps to make everything go as smoothly as possible.

Roadtrippers

The gold standard of road trip apps is appropriately named Roadtrippers. If you're driving in the United States, Canada, New Zealand, or Australia, the app lets you put in a destination and then plot your journey using waypoints. These might be places you're stopping for the night or attractions you want to see along the way. Based on where you're going and how far you're willing to venture off of your set route, the app will then suggest other things to do or point out the best food closest to you.

Waze

When you're on a road trip, part of the thrill is seeing new places. However, that also means you know the scoop about construction zones, traffic, or other roadblocks. That's where Waze comes in. The app looks ahead on your route to let you know where there are slowdowns, and passengers in other cars can point out other features you might want to know about, like accidents or police officers on the prowl for speeders. If you can avoid some of the issues up ahead, Waze will suggest an alternate route.

iExit Interstate Exit Guide

Another disadvantage of driving somewhere new is not knowing the best place to pull off for food or gas. Many interstates have signs to tell you what's available at each exit, but those are all dependent on what companies are willing to pay for a spot. The iExit Interstate Exit Guide takes the guesswork out of planning rest breaks, sensing where you are on the highway and letting you know what's up ahead. If the only coffee you drink is from Starbucks, the app can let you know if there are any stores ahead. You can also check gas prices in the area and look for amenities like truck parking or bathrooms.

Google Maps

You probably already have Google Maps on your phone, but you might not be using one of its best features. If you're a Gmail user, your inbox is probably receiving all of the confirmation emails for your upcoming vacation. If you visit the Google Travel homepage or look in the bottom bar of navigation when you open the Google Maps app on your phone, you will be able to see where Google has compiled all of that information into a trip. From car rentals, to reservations, to accommodations, Google keeps track of it all so you don't have to search through all of your messages. It can also give you a friendly nudge when it's time to leave to make an appointment on time.

Planning a road trip can be stressful, but the app store for your device of choice is full of tools. With these by your side, you'll be more than ready to conquer the road and have a fun vacation.



How to Create an Indoor Garden

Grow your own fruits, veggies, and herbs inside your home

For those living in an apartment or even a house with no backyard space, making a personal garden can be a challenge. But with a few creative tips and tricks, you can soon have your own indoor garden that's full of tasty herbs, vegetables, and fruits.

Find your space

The first step to making an indoor garden is deciding where it will be located. According to Mekaila Oaks of Redfin, you'll want to choose a spot based on its average temperature and the amount of natural light it receives. Different plants have varying needs when it comes to both of these factors. If you're dead set on having specific plants in your garden, you'll actually need to do some research on their needs prior to picking a location.

You'll also want to consider if your garden will be elevated — such as atop a table or window sill — or be partially on the floor of a room. Be sure to take note of any potential hazards for pets, such as things they shouldn't eat, or for small children that like to explore.

Choose your plants

Not all plants are meant to thrive inside. Based on the available space for your indoor garden, you'll want to select the herbs, vegetables, and fruits that will do best in that area. Melinda Myers, a gardening expert and host of the How to Grow Anything DVD series notes that spinach, leaf lettuce, arugula, and kale can tolerate some shade. So if your indoor garden doesn't have that much sunlight, these veggies are a great option.

Herbs are also easy to maintain inside, specifically mint, basil, oregano, sage, parsley, chives, and thyme. More difficult options include bay leaves and rosemary, as well as cilantro, which needs cooler temperatures and additional work to thrive.

Many fruits grow on trees, so having them reside within the square feet of your apartment may get tricky. But some options like strawberries, raspberries, blackberries, and tomatoes take up much less space than a whole tree and are relatively easy to maintain indoors.

Select your containers

When choosing containers for your plants, you can't simply focus on the aesthetic. While having a cute pot for your homegrown strawberries will be great for Instagram, you'll need to be sure they have enough room to sprout. The size of your container will vary greatly based on the plant you're attempting to grow, so you'll need to do additional research on the exact size and shape of the container for each plant.

Going with the pot and soil method isn't the only way to grow plants indoors, though. You can also opt for the hydroponic route, which involves growing plants directly in water without any soil. However, Julie Bawden-Davis, founder of HealthyHouseplants.com notes that "Hydroponic growing takes knowing the correct mix of nutrients to put in the water, so it can be a little more complicated than planting in the soil."

Water your garden

The key to maintaining your indoor garden is remembering to care for your plants. Be sure to water them regularly based on their individual needs. In general, extremely warm, low humidity climates often call for more watering than others. If you're the forgetful type, set up reminders, either digitally or physically with pen and paper, to check on your indoor garden. The Apple® App Store and the Google™ Play Store both offer a variety of helpful gardening apps as well as basic reminder apps to help you maintain a successful garden.

This is just the beginning of your indoor garden. As long as you do your research and know exactly what your plants need, you should be able to grow as many fruits, vegetables, and herbs as your heart desires.



