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Holiday Closures

Friday, December 24th

Monday, December 27th

Friday, December 31st

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Our Lobby is Open!! We are looking forward to helping you with your financial needs in the branch.

LOBBY HOURS:

10:00 am - 5:30 pm Monday - Thursday

10:00 am - 6:00 pm Friday

DRIVE UP HOURS:

9:00 am - 5:30 pm Monday - Thursday

9:00 am - 6:00 pm Friday

Your monthly mortgage account statement is now ready for you to view and print. Visit our website and log in to online banking to view your eStatement.

Make and Save Money During Winter Break

Ways to spend less and earn more

The holidays can leave you strapped for cash — especially if you're a college student. Between paying for tuition, books, and dining expenses, you might feel like incurring more debt is inevitable during this time of year, but that doesn't have to be the case. Here are some tips to help you spend less and earn more over the course of your upcoming break.

Travel together

Are you and your classmates headed home for the holidays? Save big on travel expenses by carpooling and splitting the cost of gasoline. But that's not the only benefit — according to Mindy Popp, the managing director of the college-counseling firm Popp & Associates, road trips like this can be the perfect opportunity to bond with your peers. And in addition to keeping things interesting, you may be less of a target for crime or harassment when you're traveling in a group.



Apply for scholarships

Save big bucks next semester by spending your free time applying for scholarships, advises Kevin Ladd, vice president of Scholarships.com. Ladd's website helps you search for scholarships based on various criteria, such as your major, financial needs, minority status, or academic performance. Your school's student portal may also offer a scholarship search function to help point you in the right direction.

Be a care provider

When you head home for the holidays, you could do more than reconnect with old friends and family members — you could also earn a few bucks for looking after their kids, pets, or homes. April Masini, an advice columnist, explains that this is a win for both you and your customers — since you have connections back at home, you'll have already developed good rapport with the people you'll be working for. They'll consider you a more comfortable pick than hiring a stranger to look after what's most precious to them, and you'll be less expensive to employ than someone hired off an agency or app.

Consider doing odd jobs

You could pick up a little extra cash during your winter break by doing odd jobs — whether in real life or online. Around town, you could earn money by shoveling snow, raking leaves, or helping people decorate their yards for the holidays. However, if you'd rather apply your major and pad your resume, Robert Farrington of The College Investor suggests that you check out platforms like Fiverr. It offers gigs for all sorts of skill sets — so whether you're a graphic designer, programmer, writer, or musician, you can earn a little extra cash from the comfort of your home.

Sell back your books — and buy used books for next semester

Now that the semester has come to a close, you probably won't be cracking open those textbooks for recreational reading. While you could quickly unload them at your campus bookstore, you could earn a bit more by selling them at an online marketplace or directly, according to Forbes. And if you're buying from private sellers, you could also save some money compared to the inflated prices at your college bookstore.

Looking for more ways to earn and save? Check out local job listings and keep an eye out for venues that offer student discounts. You can also discuss your options with family, friends, and your college counselor.

Keeping Your Payment Information Locked Down Online

Making sure your online shopping experience is as safe and smooth as possible

These days, more and more people are doing the bulk of their shopping online — especially with a pandemic going on. This can put your payment information at risk, but knowing how to shop smart can help keep you protected every time you pull the trigger on a purchase.

Know the basics

Before you even think about filling out a form with your payment info, you need to know a few important things about shopping online. As NerdWallet's Melissa Lamberena points out, priority one is to make sure that you're using a private device like a laptop, tablet, or smartphone that only you use. Unless absolutely necessary, avoid making purchases on public computers at places like a library. Not only can they store your information, but you can't be positive that they're not vulnerable to spyware unlike your well-maintained personal devices.



In addition, you should always avoid shopping online over public Wi-Fi. Even if you're at a coffee shop with a passcode, other users on the network can easily gain access to your information, putting you at risk for credit card fraud. Lamberena recommends investing in a virtual private network, or VPN, if you tend to use public Wi-Fi a lot or even just for an added layer of protection.

The merchants you shop with are just as important as your device and connection. If you're buying from a less reputable or well-known website, Lamberena recommends doing some legwork to see if there are customer reviews available or if they're listed on the Better Business Bureau website.

You should also avoid navigating to merchant websites via hyperlinks on social media or in emails — navigate directly to the website through your browser. While you're there, be sure that the website is certified safe by looking for the lock symbol in the URL bar.

Use the right method

Some shoppers prefer not to use credit cards for purchases to avoid overspending and racking up interest. But if you do a lot of shopping online, a credit card is a better choice than paying with debit.

Bankrate contributor Holly D. Johnson calls credit cards the easiest and most secure payment method for online shopping. If someone should get a hold of your credit card information and make a fraudulent purchase, your card provider likely offers zero liability protection. And if they don't, the Fair Credit Billing Act stipulates that you will only be liable for up to \$50 of purchases.

On the flip side, if you use debit cards, your financial institution will only offer protection against fraud if you report activity within a window of as little as two days. And because your debit card is linked to an account containing actual money, you could also be on the hook for overdraft and account maintenance fees.

Your credit card provider also offers handy tools to help protect you against fraudulent use. Lamberena notes that this includes two-factor authentication, which will likely alert you to someone attempting to use your card by sending a confirmation code to your text or email. Card providers also offer the ability to set up alerts any time a purchase is made with your card when the physical card is not present.

If you make purchases online, you may be given the option to store your credit card information for future purchases. Avoid doing this unless you feel comfortable with the safety and security of a merchant and also be aware that data breaches can put this information at risk. If you choose to store credit card information, be cognizant of where that information is kept.

Shopping online is safer than ever, but thieves and hackers can easily surpass layers of protection if you aren't smart with your information. Be on top of your financial info and take proactive steps to keep your money and identity safe.

4 Tips for Decluttering Your Closet

Ways to conquer the clutter in your closet

Are the contents of your closet spilling out? Do you find yourself struggling to find what you need when you are getting ready for work? Do you dislike most of your clothing options? Sounds like it's time for some closet care. The following decluttering tips will help you conquer the mess so your closet is organized and functional.

Assess everything and relocate necessary items

You can't declutter your closet effectively without having a clear picture of everything that's in it. That means you need to pull everything out and start from scratch. Go through every piece of clothing, pair of shoes, and accessory to determine which items to keep and which items to donate.

Decluttering doesn't just mean organizing; often it means downsizing. If you have seasonal items currently in your closet, you could free up precious space by storing them in another location such as a spare closet or storage box that fits under the bed.

Make it fun

Decluttering your closet is necessary, but it's a monotonous chore. Make it less daunting with a clothing swap. Not only does a clothing swap with your friends and family members allow you to let go of items, it can also bring new pieces into your wardrobe.

Keep decluttering top of mind

Taking a day or weekend to purge your clothing and reorganize your closet is a useful endeavor. However, if you don't make decluttering a continual activity, you'll soon see your closet revert back to its former state.

According to Elizabeth Larkin, writer at TheSpruce.com, decluttering your closet more often will take less time than having to deal with a closet that is bursting at the seams.

"Committing to a weekly clutter sweep means spending 10 to 15 minutes once or twice a week in your closet placing items in your donation box, re-arranging clothing that has fallen out of place, and re-hanging and folding clothes that may be strewn about your bedroom and bathroom," she advises.

Figure out an organizational structure

You may have more pants than tops, a large collection of shoes, or several long dresses in your closet. Figure out which items need the most room and how they need to be hung or stored. You might need to use a hanging shoe-rack or over-the door organizer to keep your shoes in order, or change from thick hangers to thin hangers to make more room on the rack, according to Sarah Welch and Alicia Rockmore, writers at HGTV.com. If you are able to pinpoint the barriers to your closet's functionality, you'll be able to make your closet look and work better.

"Dividing shirts, dresses, jeans, etc. bring a sense of order and saves time. Solving your biggest problem will motivate you to create the closet of your dreams," they add.

There are so many storage solutions and products designed for closets, from bags to boxes and accessory containers. With the right products, you'll be able to customize your closet.

It is possible to have a well-organized and clutter-free closet. By purging unworn items, configuring your closet, adding organizational products, and decluttering frequently, your closet will be exactly what you need it to be every day of the week.



The Best Healthy Habits for Your Heart

Take care of your heart

Looking for ways to reduce your risk of heart attack or heart disease? Be sure to incorporate these habits into your daily routine to live a healthier life.

Exercise regularly

Staying active doesn't just help you lose weight. It can also lower your blood sugar levels, blood pressure, and blood cholesterol. As an adult, it's a good idea to do moderately intensive exercises for 2 1/2 hours each week. These activities can include biking, brisk walking, swimming, and more.

Even if you do work out each week, it's important not to spend the rest of your time sitting around. Sitting for too long can increase your risk of cardiovascular events and deep vein thrombosis. Accordingly, make sure to take a few short walks every day, whether at home or at the office.

Eat right

Sticking to a healthy diet is crucial to preventing heart disease. Incorporate more fruits and vegetables in your meals while also eating less processed foods. Try to choose foods that have plenty of fiber but are low in salt, sugar, and cholesterol. Avoid trans fats as well since these can cause clogged arteries. However, still eat saturated, unsaturated, and polyunsaturated fats.

Alcohol can also increase your blood pressure, so limit your consumption. Women should only have one drink a day, while men should have a maximum of two drinks a day.

Brush your teeth

Good dental hygiene is not just good for your teeth but also for your heart. If you have gum disease, the bacteria in your mouth can potentially move to the bloodstream, ultimately raising the risk of heart disease and even stroke. So, remember to brush and floss your teeth each day to prevent gum disease.

Get a good night's sleep

If you are not getting enough sleep each night, you may have a higher risk of heart attack or stroke. This is the case even if you have otherwise healthy habits, and it may be because lack of sleep disrupts certain biological processes. Aim to get between seven and eight hours of sleep every night.

And if you believe you have a sleep disorder, speak with a doctor. Sleep apnea, in particular, has links to arrhythmias and heart disease, so you don't want to leave it untreated.

Avoid secondhand smoke

Smoking cigarettes can significantly increase your risk of developing many diseases, including heart disease. If you currently smoke, the best thing to do is quit, and your doctor can offer advice on how to do so.

Even if you don't smoke, being around others who do can still lead to heart disease. This is especially true if you already have high blood cholesterol or high blood pressure. Secondhand smoke can cause a buildup of plaque in your arteries. So, don't be near others while they are smoking.

By following these tips, you can help your heart stay healthy. Speak with a doctor to learn more about your overall health and how to make improvements to your lifestyle.



