

In This Issue:

-
- **4 Best Money-Transfer Apps**
Transferring funds is easy with these user-friendly apps
- **Benefits of Participating in Work-Based Learning Experiences**
How WBL can connect your business with young talent while honing your operations
- **Best At-Home Workout Equipment**
Skip the gym and get your fit on at home with these must-haves
- **Tips for Organizing Your Suitcase**
Use these methods to be efficient when packing

IBEW & UNITED WORKERS FEDERAL CREDIT UNION

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Change can be a good thing, especially if it results in more convenience, ease of use, and expanded rewards! As of May 17, 2022, the Credit Union began migrating its VISA program and in the process, we are enhancing our VISA loyalty rewards program. At the conclusion of the migration, every Credit Union VISA cardholder will be able to access their reward point balance that has been transferred in full from our previous program. Each member will need to re-register for the new site to keep member information and security up to date.

The new program will offer an extensive selection of redemption options, including:

- Quality merchandise from many well-known brands with shipping options that include one- or two-day delivery time.
- Travel bookings including flights, car rentals, hotels, cruises, excursions, and more.
- Gift cards from many of your favorite retailers for everyday purchases or special events.
- Redemptions for tickets to theater, concerts, and sporting events.
- Donations of points to one or more of many non-profit organizations.
- Redemptions of points for instant discounts on fuel at various stations right at the gas pump.
- Redemptions of points to pay for qualifying online purchases at millions of global merchants.
- You can use eligible points to pay for qualifying online purchases at Walgreens, CVS, and Dollar General.
- Usage of points to purchase actual shares of stock in publicly traded companies.

To redeem their points in the new program, members will log into www.scorecardrewards.com. On this site, members will be able to view their real-time point balance, search available awards, and redeem and track award orders. The website is mobile responsive from any device including smartphones and tablets.

For those of you who already have a Credit Union VISA, you can use the system as soon as the migration is complete. If you do not have an IBEW & United Workers Federal Credit Union VISA, call the office or apply online. The process is easy and if qualified you can start earning reward points with your first purchases.

4 Best Money-Transfer Apps

Transferring funds is easy with these user-friendly apps

Having tangible cash in your wallet isn't necessary to fund your life, especially when you utilize money-transfer apps. The following apps allow you to send money digitally so you don't have to stop at the ATM when surprise expenses (or splurges) happen. Since there are so many apps available, it is important to be discerning when choosing one to use so it truly fits your money-transferring needs.

"The best money transfer apps collect high app store ratings, help app shoppers shell out money safely, and involve no hidden fees," according to Melissa Brock, writer for Investopedia.com. "They also fit consumer-specific needs, such as international payments, social options, virtual wallet offerings, and more."

Mass appeal

When you think of a money-transfer app, PayPal probably comes to mind. Why? Because it's a super popular, user-friendly option. According to Spencer Tierney, writer for Nerdwallet.com, PayPal ranked in his outlet's category of most popular online thanks to its high transfer maximum and widespread adoption with more than 400 million accounts in use across the globe.

You can transfer money free of charge from your PayPal account, as long as it has a balance, or from an account at a financial institution. "Paying with a credit card — and unlike other providers, a debit card — carries a fee: 2.9 percent of the sending amount plus 30 cents," Tierney adds.



Friendly exchange

When you're chipping in for a group gift, paying back a friend, or splitting a restaurant or vacation bill, Venmo is a great way to exchange money with your crew. It works from your smartphone and offers an instant transfer option, according to Eric Rosenberg, writer for TheBalance.com. Be aware though, it does charge a 3 percent fee if you use a credit card to send funds, and don't forget to manually adjust settings for privacy.

Low-fee option

If you're looking for an app that charges a minimal amount to use it, consider downloading the Cash App. The simple interface lets you exchange money without a high fee, and it's a quick process. "Cash App won because of its low 1.5 percent fee (minimum of \$0.25) and flexibility — including the ability to buy and sell bitcoin straight from your Cash App balance," says Brock.

Google compatible

If you regularly use Google Accounts and services like Gmail, you can benefit from the no-fee way to send money via Google Pay. Unlike some apps, you can use both your smartphone and laptop to complete a transaction. It's not perfect, though; as Rosenberg points out, it may not be as popular as other apps, and when using a banking account to transfer money it can take up to five days to appear.

"Like most Google products, it is well designed and easy to use. It works with the dedicated Google Pay app or through other integrated Google services," he adds. "There are currently no fees to use Google Pay except when transferring money out to a debit card."

Transferring money is easier than ever with these apps. Choose one that best fits your needs and you'll feel more in control of your transactions!

Benefits of Participating in Work-Based Learning Experiences

How WBL can connect your business with young talent while honing your operations

The Ohio Department of Education defines work-based learning as “a coordinated sequence of experiences designed to provide students with real-world learning through partnerships with local business and industry.” What’s the aim of WBL? To give young adults opportunities to explore career paths and better connect their schooling to job experience and employment opportunities.

While such programs are obviously beneficial to students who are exploring their career options, their benefits to the businesses hosting the students may not be as clear. But participating in WBL can have both immediate and long-term value for your company.

Connecting with new talent

Having students temporarily work for your company can be a low-commitment method to connect with young, promising talent. Forbes Councils Member John Baker professes the advantage this can give your company. “WBL gives employers a direct, no-obligation recruiting line of new talent,” he states. “Many students in WBL programs return to the businesses they trained in as full employees.”

By having this window into the up-and-coming workforce, you can use WBL experiences as a pipeline to connect with future employees and forgo the hassle of recruiting. Plus, hiring a former WBL participant you already trained will save you the effort of having to orient them later.



Improve your employees

WBL collaborations can bring your company value by improving the skills, leadership, and efficiency of your current employees. By allowing your existing team members to train and coach temporary workers, they'll have the opportunity to cultivate their expertise and aptitude for management. This could be especially valuable if your company doesn't have a lot of turnover and rarely brings in new workers to hire.

Visibility for your business

As you forge relationships with local schools and colleges through WBL experiences, you'll simultaneously be growing your brand awareness to local consumers as well as employment hopefuls. If you're worried that taking on a student as a temporary worker is too much of a commitment,

Cheryl C. Cox of North Carolina's EdNC points out that WBL experiences can also include less-demanding commitments like classroom presentations, workplace tours, career fair attendance, mock interviews, or job shadowing. All of these are easy ways to make your company more visible while fostering educational development.

A growth mindset

Even if the benefits of participating in WBL programs aren't concretely measurable or immediately apparent for your company, you're helping foster a long-term transformation in the way education connects to work.

Maria Dalakoura of the Institute of Entrepreneurship Development explains it well: “Work-based learning is going to give employees the opportunity to learn at work. As a result, they will view the business as a place of learning and earning ... It is important for every company and every business to try and make their employees feel like they can evolve while they work.” A growth mindset among your employees can stir them to help develop professionally — and in turn help your business grow.

Consider developing a work-based learning program in your industry to provide students with the chance to learn more about your business and the ways they can become a more valuable employee.

Best At-Home Workout Equipment

Skip the gym and get your fit on at home with these must-haves

When you've got a busy schedule between work, social life, and home responsibilities, finding time to go to the gym can be tough. Add to that the cost of gym memberships, and you may find yourself falling out of fitness. But you don't have to find time to go to an expensive gym when you've got affordable and easy-to-use workout equipment at home.

Resistance bands

On the list of workout equipment that's the right combination of affordable, versatile, and fun to use, resistance bands are right at the top. As Christa Sgobba, a certified personal trainer, notes in an article for Self, resistance bands let you hit just about every muscle group the same as you can with heavy, expensive free weights.

Resistance bands work by applying resistance to an ultra-strong rubber band. By placing one foot in the center of a resistance band and grabbing the handles at either end, you can use it to perform exercises like curls, tricep extensions, lateral raises, and more.

The advantages of using resistance bands are clear, according to Shape Assistant Editor Megan Falk. Resistance bands are easy to transport — they're typically sold with bags for easy storage and organization as well — and they're safer to use than dumbbells and barbells. Because these bands also come in sets, it's easy to adjust exercises and create progress.



Stationary bike or treadmill

Spring, summer, and early fall are great for getting fresh air and plenty of cardio. But what happens when you need to get in your walk, run, or biking when it's raining, cold, dark, or just not ideal for being outside? That's where a treadmill or stationary bike can come in handy.

Stationary exercise bikes are all the rage these days thanks to big brands like Peloton, but they've always been a fashionable option for year-round, at-home exercise. These bikes won't take up a ton of space — you can typically fit one in the corner of a room without having it feel out of place. Certified personal trainer Tiffany Ayuda writes for Livestrong that stationary cycling is also generally a safer alternative to biking on the road.

If walking, jogging, or running is more your speed, treadmills are a great option. Medium contributor Michael Foley writes that treadmills also offer safety and convenience like what you'd get with a stationary bike. If you feel like going for a run at 2 a.m. because you can't sleep, your treadmill lets you do it with full confidence. Better still, treadmills offer a variety of incline and resistance settings so you can get the exact intensity of workout you're looking for every time.

Exercise mat

When you're working out at home and keeping things simple, bodyweight exercises are central to building a strong core and other areas of your body. Whether it's pushups, planks, or yoga, an exercise mat is a must for your home workout routine.

Rhalou Allerhand and Roshina Jowaheer, writing for Cosmopolitan, note that a good exercise or yoga mat helps keep you and your floor safe. Using a mat prevents aches and pains that might come from lying on a hard surface, as well as carpet burn. It also helps keep your area clean, keeping sweat off your hardwood.

Yoga mats are relatively affordable and come in a variety of styles, thicknesses, and materials. What's more, you can bring your mat with you if you alternate between home and gym workouts, giving you a cleaner alternative to using a shared exercise mat.

Working out at home is a great way to get around the lack of time in your busy schedule and still get reps in.

Tips for Organizing Your Suitcase

Use these methods to be efficient when packing

Traveling can be stressful, from booking flights and hotels to making sure that you get to the airport on time. But before you even leave, you have to pack your suitcase and ensure that you have everything you need. To be as efficient as possible, follow these tips for organizing your suitcase.

Make a list

Before you simply start to toss things into a suitcase, make a list. This will help you cut down on bringing too many things while also ensuring that you have everything you need on your trip. A good way to begin is to imagine how you start your day. Start with the shower and all of the products you will need while you're in there. Don't forget post-shower things like lotion, hair products, medications, and other related items. If you are packing medication, be sure to bring extra in case you need to stay longer than expected, whether it's due to flight delays or other unplanned issues. You will want to be sure that any medications are in your carry-on or personal item in case your checked luggage gets lost.

When packing clothing, count out the number of days you will be traveling and be sure to include travel days. If you are an extra cautious or anxious person, consider adding two to three more outfits in case of spills, excessive sweating, or inclement weather. Do the same for shoes, keeping the possibility of various weather patterns in mind. If you are going on vacation, you may need additional unordinary items like bathing suits, flip flops, and sunglasses.

When it's actually time to pack your clothing, New York Times writers Shivani Vora and Michelle Higgins suggest a variety of techniques. They refer to the rolling method to avoid wrinkles and maximize space, using packing cubes that keep clothing compact and organized, or bundling outfits together.

After you've gotten the basics like toiletries and clothing sorted, consider other everyday items that you use. This includes any charging cables and technology devices that you absolutely need while you're traveling. Try not to pack unnecessary tech that will simply take up space and likely won't be used that much. Keep in mind, laptops often need to be taken out of carry-on luggage at airports, which can be stressful to manage when you're going through security.

Pick the right size

Vora and Higgins also note that you are likely to pack more unnecessary items if you use a larger suitcase. Therefore, try to keep things minimal if you can manage it. If you plan on avoiding checked bags, keep your carry-on below 22 inches tall. This is the standard domestic carry-on luggage size, but you will definitely want to check with your airline before making this decision. Going with hard shell suitcases also limits what you pack, as they don't expand like soft luggage does when you overfill them.

Bring the essentials with you

As mentioned previously, be sure to pack any medications in your personal item or carry-on so that you have it readily available. Keep this in mind with other essentials, too. This could be a variety of things, like foods for dietary needs or other health-related items. It's also a good idea to have a small first-aid kit with things like bandages or anti-nausea medicine. Be sure to check airline and airport guidelines so that you don't accidentally pack restricted items that you will need to abandon before your flight.

With these tips in mind, you should be well on your way to having an organized, well-packed suitcase for your next trip.



