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LIFE REIMAGINED

By: Barbara Mathey

What lessons have you learned over the past few years? While the Pandemic was the most unusual time most of us have ever been through, it was also a “wake up” call for us if we take some time to acknowledge the changes it made in our lives and the opportunities and lessons we could take away to improve the world around us. At the Credit Union, we are defining those opportunities and designing how we do things to match the redefined needs of our members. What changes are you making and how can your Credit Union help?

We have continued to service our members throughout the Pandemic using our drive-up window, phone system, online App, remote deposit, CUDL dealer program, online loan application, and remote loan signing with eDoc. Our branch is open to observing COVID protocols and we are taking appointments for loans and more involved transactions. Most transactions can be done electronically and we encourage everyone to use these services to save time and money and gas.

As we all rebuild our lives, taking action to improve is a true opportunity and we offer a few suggestions and cautions.

Do you have loans that could be costing you less? With the current rising interest rate environment, consider refinancing loans you may have to take advantage of our lower interest rates. Your Credit Union has kept rates on all our loan products some of the lowest available in the market and we plan to hold off on most rate increases as long as we can so now is the time to review your current loans and refinance. Do you have loans with variable rates that are likely to increase? Look to refinance those loans before you are hit with higher interest and payments. We have saved many members money and cut payments and/or terms on existing loans.

Is added convenience and technology more important to you now? During the past year, we have worked to enhance and improve our online App and services available. You are now able to apply for a loan online and get an answer the same day or the day after if you apply after hours. Eventually, you may be able to apply online and have an immediate answer. All other services are available through the app as well; transfer money from account to account both within the Credit Union and outside to other financial institutions with A2A. You can sign up for remote deposit capture and deposit checks without coming to the branch, using your cell phone camera. Basically, you can do just about any financial transaction electronically and can get cash from hundreds of ATMs throughout the country. If you do need large amounts of cash you can pick that up at the branch since we have installed equipment to allow members to withdraw larger amounts without the need to call ahead.

Evaluate your current credit cards for interest rates and rewards available. Your Credit Union has 2 types of VISA cards available and both come with an outstanding rewards program, ease of use, and strong fraud protection service in place.

We do have a caution to suggest and that is to watch out for fraud and scams! With added conveniences and electronic services, fraudsters have taken advantage of what they see as “easy money”. We recommend that you pay closer attention to your accounts and report any unusual activity immediately. Use extreme caution when using social media channels; don't use “pop-ups”, instead sign on directly to a company's website to verify its legitimacy. Be careful with phone calls from “Amazon Fraud Department” or any other individual asking you to give them access to your computers and/or phones. That could be the method they use to collect your personal information and take control of your devices. Never “buy gift cards” and transfer them to the caller as this is NOT a legitimate request. Basically don't give any of your personal information to anyone that you don't know.

Finally, this is a “New World” and we encourage you to use your UNION Credit Union for assistance in making the changes that can enable you to take advantage of all the opportunities it offers.

How to Effectively Build Credit with a Credit Card

Ways to build your credit score using a credit card

Building your credit is important if you want to secure an advantageous loan for a home, car, or other big-ticket item. If your credit score is lower than it should be to help you get the financial gains you want, there are several ways to bump it up. The following methods will help you increase your credit score when using a credit card.

Know your numbers

Although credit reports are not exciting to read, they hold vital truths about your financial health. It is important to review your credit history to spot any irregularities or mistakes that may be working against you. It is also important to find out what you are doing right with your money management.

“Pull a copy of your credit report from each of the three major national credit bureaus: Equifax, Experian, and TransUnion. You can do that for free once a year through the official AnnualCreditReport.com website. Then, review each report to see what’s helping or hurting your score,” advises Rebecca Lake, writer for Investopedia.com.

Be intentional with paying your balance

Paying off your balance in full is an amazing feat, but paying it off before it’s due can work wonders on your credit score. Since your credit score is calculated after your balance is reported to a credit bureau by the card issuer, the lower your balance, the better your credit utilization will be.

“A simple way to do that is to pay down the balance before the billing cycle ends or to pay several times throughout the month to always keep your balance low,” advises Bev O’Shea, writer for NerdWallet.com.

Stay within your limits

In addition to paying your bills on time and your balance in full, you need to stay within spending limits to protect your credit score.

“Using more than 30% of your credit risks damage to your score. 1%-10% utilization will help your score the most. And, of course, don’t spend beyond your means, regardless of what your limit is,” advises Adam McCann, writer for WalletHub.com.

But ask for a higher one, too

You can decrease your credit utilization percentage, even without changing your balance, by increasing your credit limit.

“If your income has gone up or you’ve added more years of positive credit experience, you have a decent shot at getting a higher limit,” according to O’Shea.

Prioritize rewards in your credit card choice

There are many credit cards to choose from, but one that offers rewards will serve you better. Every time you swipe or hand over your card to a retailer, you are showing the issuer that you are an active participant in the relationship.

“If you opened a rewards credit card, start using the card to make purchases that will earn you points, miles, or cash back. Little or no activity could result in the bank reducing your credit limit or closing the account, and your credit score could drop as a result,” according to Tanza Loudonback, writer for BusinessInsider.com.

These tips will help you build credit when you use a credit card.



6 Ways to Make Retirement More Affordable

Money-saving ideas for cost-conscious seniors

Whether you are almost ready to retire or have already made the transition, it's vital to take steps so you can live securely and comfortably on your savings or fixed income for many years to come. As you look for ways to cut costs, stretch your money, and create a sustainable budget, start with these tips so you can enjoy retirement with greater peace of mind.

Maximize your retirement savings

If you've accumulated retirement savings in a 401(k) or IRA, U.S. News & World Report contributor Maryalene LaPonsie notes that you'll need to carefully manage your withdrawals, mandatory distributions, and investment allocations. By doing this, you can make your money last longer and avoid losing out on extra investment growth or paying more taxes than necessary. The specifics of managing all this can vary considerably, so you may wish to consult with a financial professional for more detailed guidance.



Downsize your living quarters

Depending on your current living situation, moving to a smaller house could help you save money during retirement — especially if it results in lower monthly mortgage payments. Even if your current house is paid off, more modestly sized living quarters could mean lower utility bills, less space to clean and maintain, and less money spent on lawn care.

Reduce your high-interest debts

Writing for The Balance, investment expert Scott Spann warns that high-interest debt from personal loans or credit cards can take a significant bite out of your retirement budget. Paying off this debt should be one of your top priorities — just make sure the money you'll save on interest payments outweighs any potential tax penalties from large retirement account withdrawals.

Look at your transportation costs

When you tally up gas costs, repairs, insurance, and monthly payments, vehicle ownership can get quite expensive. With a daily commute to work no longer necessary now that you're retired, you might be able to eliminate some of these costs. If you and your partner own multiple cars, downsizing to one that you share could free up a hefty amount of money in your budget each month.

Take advantage of travel flexibility

Travel can be pricey, but LaPonsie points out that retirement gives you lots of extra flexibility to take the trips you love. For example, now that you don't have to schedule around a job, you can snap up last-minute airfare discounts or unexpected hotel-room availabilities. You'll also have more freedom to choose non-peak travel times that could save you serious amounts of money. Or you could simply choose a less expensive destination and enjoy a longer stay than you could before you retired.

Explore your discount and benefit options

Once you're retired (and sometimes even before that), senior discounts are a great way to make dining out, shopping, and recreation more affordable. From restaurants and retail stores to movie theaters, museums, and parks, you could be eligible for a long list of reduced-price goodies. It's also a good idea to investigate whether you're now eligible for senior-related local, state, and federal government benefits — especially for nutrition and health.

Managing expenses can feel overwhelming at times, but starting with these tips will help you take control of your spending and open up a path toward more enjoyable and affordable retirement living.

12 Travel Apps to Improve Your Adventures

For a more enjoyable trip, download these helpful travel apps

Whether you're heading out for a weekend road trip or flying to a far-flung destination, your smartphone is an essential tool for keeping you organized and informed as you travel. As you plan your big adventure, consider downloading these 12 apps — they'll give you plenty of support wherever you go. And you'll be able to install them on nearly any device, as each one is available for both iOS and Android.

Planning and organizing your trip

With **PackPoint**, you don't have to worry about forgetting to pack something important. Once you input your trip details, the app will customize a packing list based on the purpose and length of your trip and the weather at your destination.

Wherever you're going, **Triplt** will help you keep track of your travel plans. Simply forward all your flight, hotel, and car rental booking confirmation emails to the app, along with any other key details, and it will construct a detailed itinerary for you.

Sygyic Travel provides even more itinerary assistance. Drawing on a list of 50 million attractions, it organizes all of the things you'd like to do and places you'd like to visit into a manageable daily schedule.

Hotels, airports, and highways

Downloading **Hotel Tonight** will help you handle last-minute lodging problems with ease. For example, if your hotel reservation falls through or your flight gets canceled, the app can find you an empty room for a reasonable price.

Whether you're flying somewhere yourself or picking up someone else at the airport, **FlightAware** keeps you in the know, tracking flight locations, arrival times, and any delays that might crop up.

Need to stop at the next freeway exit to fuel up, grab a meal, or find a room for the night? The **iExit** app provides detailed information about gas prices, hotels, and restaurants at each exit you might encounter.

Once you've arrived

It can be tough to navigate a new city, but **Citymapper** makes the task easier, providing detailed information about transportation options in every major city — from subways and buses to cabs, bike rentals, and walking routes.

Depending on where you're traveling, public restrooms might be hard to come by. That's where **Flush** comes in. This app helps you find the facilities in time no matter where you are.

If you're looking for a great place to eat, the perfect nightlife spot, or fun attractions, **Foursquare City Guide** is sure to be a handy resource. This app conveniently rounds up all the best activities and destinations in cities around the world.

Traveling abroad

Wherever you're traveling outside the U.S., it's wise to have the **Smart Traveler** app at your fingertips. Developed by the State Department, it provides important information about visas, embassies and consulates, and other resources U.S. travelers might need in an emergency.

If you don't speak the language where you're going, **Google Translate** will be invaluable. This intuitively designed app can translate typed text, conversation, or photos in dozens of languages.

If you need to keep in touch with travel companions and friends or family back home, download **WhatsApp**. This app uses the internet instead of SMS to send messages, helping you avoid expensive charges when you're abroad.

Download these useful travel apps before you leave to take the stress out of travel, make your journey smoother, and enjoy each destination to the utmost.



Upcoming Movies to Get Excited About

Be sure to add these new films to your calendar

The fall season promises quite a few major blockbusters that you'll want to add to your must-watch list. Check out these upcoming films for moviegoers of all kinds.

"The Woman King"

If history is your thing, consider watching "The Woman King." This film is inspired by true events that occurred in The Kingdom of Dahomey in the 18th and 19th centuries. The story follows the general of an all-female military unit, portrayed by Academy Award winner Viola Davis, and her daughter, portrayed by South African actress Thuso Mbedu. In the film, which comes out on Sept. 16, the two must work together to fight for their people and their community against enemies who are attempting to destroy everything. The film also stars Lashana Lynch and John Boyega in supporting roles.

"Don't Worry Darling"

After her hit directorial debut with "Booksmart," Olivia Wilde is back with a different kind of film. "Don't Worry Darling," out on Sept. 23, is a psychological thriller that focuses on the lives of a seemingly perfect town in the 1950s. Harry Styles plays Jack, a husband working on the secretive Victory Project alongside the other men in the neighborhood. When his wife Alice, portrayed by Florence Pugh, starts to question the project and their utopian lifestyle, tensions grow in the town. The A-list cast also includes Chris Pine, the film's director Olivia Wilde, Gemma Chan, KiKi Layne, and Nick Kroll, among others.



"Bros"

In this film, out Sept. 30, Bobby (Billy Eichner) is a podcast host that's tasked by big-time producers with making a gay romantic comedy that all kinds of people would love. As he's attempting to explain how diverse and complex the LGBTQ+ community is on his podcast over time, Bobby meets Aaron (Luke Macfarlane) and struggles to let go of his own stereotypes and biases that he has about the type of guy Aaron might be. As the first gay romantic comedy from a major studio featuring an entirely LGBTQ+ principal cast, you'll see other familiar faces like Harvey Fierstein, Ts Madison, Dot-Marie Jones, and "Saturday Night Live" breakout star Bowen Yang.

"Halloween Ends"

October, of course, brings us a new "Halloween" horror film. "Halloween Ends" is the sequel to 2021's "Halloween Kills" and is the 13th movie in the long-lasting franchise. It stars Jamie Lee Curtis reprising her role as Laurie Strode as well as the other main characters from the previous film. As its name suggests, this movie is supposedly the final film of the franchise and has been described as the "spine-chilling climax." Not many details have been announced for the film, out on Oct. 14, but you can bet it will come down to Laurie and Michael in a final showdown. Or will it?

"Hocus Pocus 2"

For a more family-friendly Halloween film, parents and kids should appreciate the upcoming "Hocus Pocus 2." The film takes place 29 years after the events in the '90s cult classic, with Bette Midler, Sarah Jessica Parker, and Kathy Najimy reprising their roles as the Sanderson sisters. When three high school students — Becca, Cassie, and Izzy — accidentally bring back the witchy sisters, they must figure out how to stop them from wreaking havoc in the town of Salem. Supporting cast members include Doug Jones as Billy Butcherson and Tony Hale as the mayor of Salem. The movie is set to premiere on Oct. 31 on the Disney+ streaming service.

Are you excited about any of these upcoming movies?

