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Your Quarterly News



When prices go up, start budgeting.

You've probably noticed. Prices are going up on groceries, gas, rent, takeout food, and utilities. One way you can regain some control is to create a monthly budget. That way, you can make sure you're not spending more money than you're earning.

The first step? Make a list of all your monthly expenses such as rent/mortgage, groceries, gas, utilities, etc. Next, begin tracking every cent you spend for next 30 days. A free tracking app for spending can help you with this.

After you have the big picture, look at how much money you bring in each month versus your living expenses. One of our partners, Clearpoint Credit Counseling, offers a monthly budget calculator that will help you get started. Click this link <https://www.clearpoint.org/tools/budget-calculator/> to create your monthly budget.

If you're busting your budget, take a look at what you've been spending your money on in last 30 days. Is there something you can cut? Maybe fewer takeout dinners and canceling one of your streaming services will help.

Making a budget will help you create financial stability. This first step will pay off for years to come.



Keep your cards safe when traveling.

If you're traveling this summer, be sure to keep your debit and credit cards safe. Taking a few steps ahead of time, will help keep your cards safe and increase the odds that your trip goes smoothly.

Only take a few cards with you. There's no need to take every card in your wallet. Your debit card and one widely used credit card will do. With fraud on the rise, make sure to keep an eye on your cards and monitor your transactions on the go with the Sacramento Credit Union Mobile app. You can also sign up for e-Alerts in Online or Mobile Banking, so you get notified as transactions are authorized.

Sacramento Credit Union's fraud department will continue to monitor your activity 24/7 and will alert you right away if we identify suspicious activity. So please verify that your mobile phone number and email address are up-to-date before you travel. If you lose your card or suspect that it's stolen, call us immediately at **(916) 444-6070** and press Option 2 and then Option 1.

If you need help with a credit, debit or ATM card transaction, please call our Card Transaction Assistance Line anytime at **(916) 444-6070** and press Option 2 and then Option 3.



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*APY=Annual Percentage Yield. Minimum to open account is \$25. Rate tiers are as follows: 1.76% APY applies to balances of \$0.01 - \$15,000 and 0.05% APY applies to balances over \$15,000. 0.01% APY applies to all balances if monthly qualifications are not met. Checking account opened must be qualified based upon standard Sacramento Credit

Union guidelines. Existing Sacramento Credit Union checking account holders are ineligible for the \$150 bonus. Direct Deposit (electronic transfer for payroll, pension or government benefits) must post to new checking account by day 60 after account opening. A \$150 bonus will be deposited into the new free checking account on the first business day after 60 days of the account opening. Bonus is considered interest and will be reported on IRS form 1099-INT. This offer is valid July 6, 2021 to August 27, 2021

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