



Winter 2023

# DROP THE DEBT

Make 2023 the year you take control of high-rate debts burdening your budget. With Shore to Shore CFCU's debt consolidation tools, we make it easy to simplify your debts, save money, and get your finances off on better footing for the new year.

## DEBT CONSOLIDATION LOAN

- Combine debts into one simple loan
- Get one fixed monthly payment
- Lower your interest rate
- Repay debt more quickly

## BALANCE TRANSFER TO A NEW S2S VISA CREDIT CARD

- No payment for the first 3 months\*
- 0% APR\* interest rate for the first 6 months\*
- Plus, earn points towards gift cards and other rewards for your favorite retailers

To learn more about consolidating your debts with S2S, visit [www.shore2shorecu.com](http://www.shore2shorecu.com) or stop by the Credit Union to speak with a member service representative about your needs today.

\*APR – Annual Percentage Rate. Introductory rate of 0% APR for 6 months on all purchases and Visa balance transfers for the first 30 calendar days from the date your new credit card account is opened. Three months no payments from credit card open date. After the introductory period ends, the standard purchase APR will be applied to unpaid promotional balances and new purchases. The standard APR for purchases and cash advances is 9.99% - 18.00% based on your creditworthiness. New cardmembers only. Subject to credit approval. Additional limitations, terms, and conditions apply. You will be given further information when you apply.

# \$SAVE WIN®

Whether you're already an expert saver making deposits on the regular, or a beginner saver trying to figure out how much you can manage to tuck away each month, our Save to Win account is just right for everyone. With chances to win \$5,000 quarterly prizes, plus monthly cash prizes, Save to Win is a fun, rewarding way to make the most of your savings habits.

### How it works:

- Open a 12-month Save to Win share certificate with a minimum deposit of \$25
- Every \$25 deposit to your account (up to \$250 monthly) earns you another entry in monthly and quarterly prize drawings
- Everything you save, you keep!

The Save to Win share certificate is a great way to boost your savings account, save up for the next holiday season, and even prepare for emergencies. For complete details, visit [www.shore2shorecu.com](http://www.shore2shorecu.com).

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 16

**Presidents' Day**  
Monday, February 20

**Good Friday**  
Friday, April 7

# Whip Your Credit Score into Shape

**Review your credit reports.** The first step to improving your credit is knowing what you're working with. Get to know your credit score and history by requesting a free copy of your credit reports once every 12 months from the three major credit bureaus: Equifax, Experian, and TransUnion. Simply visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) to request your reports.

**Get a handle on bill payments.** There are several factors that impact your credit score, and payment history is at the top. A simple way to improve your credit is to avoid late payments at all costs. Setting up automatic bill payments is a great way to avoid late or forgotten payments.

**Keep your credit utilization low.** Another big factor to your credit score is credit usage, which refers to the portion of your credit limit that you're using at any given time. The simplest way to keep your credit utilization below the recommended 30% mark is to pay your credit card balances in full each month

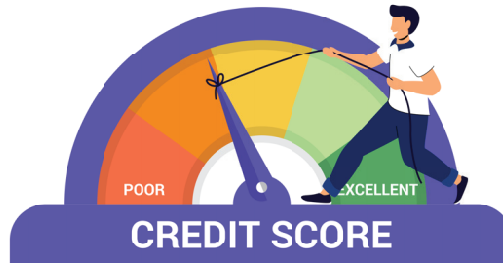
**Limit "hard" credit inquiries.** These include applications for new credit cards, mortgages, auto loans, and other forms of new credit. A couple hard inquiries here and there likely won't affect your credit significantly, but multiple inquiries in a short amount of time can raise red flags with lenders.

**Keep old accounts open.** Older credit accounts are more favorable to lenders, so if you have old accounts that you're not actively using, don't close them. Rather, keep them open to increase the overall age of your credit history.

**Consider consolidation.** If you have a number of outstanding debts, it may benefit you to consider a debt consolidation loan to help pay your debt down faster. Likewise, if you have high-rate credit card balances, a balance transfer to a lower-rate credit card can help you do the same.

**Continue monitoring.** Once you've taken the above steps to improve your credit, continue monitoring your credit to track your progress.

**Chat with an S2S financial counselor.** Our financial experts can help you review your credit report, identify ways to boost your credit score, evaluate your budget, assist with your financial goals, and more!



## EXCLUSIVE MEMBER DISCOUNTS - JUST FOR YOU!

We love having you as one of our valued members, which is why we're bringing you special discounts on tax prep services that will help you ace tax season.

### TURBOTAX

Hand off your taxes, get some help from experts or file on your own -- with TurboTax, you can count on getting your maximum refund, guaranteed. Enjoy up to \$15 off -- the discount will automatically be applied when you sign up or log in to your TurboTax account using the QR code below.

### H&R BLOCK

Get expert tax help from H&R Block professionals who can prepare your taxes in person, with or without the office visit. New clients save \$25 in-office tax prep services and returning clients of H&R Block get the Tax Identity Shield® add-on for FREE (\$35 value). Scan the QR code to get your discounts or visit [taxservices.lovemycreditunion.org](http://taxservices.lovemycreditunion.org) today!



## TAX PLANNING TIPS

- **File on time.** The IRS tax filing deadline is Tuesday, April 18, 2023.
- **Finish your 2022 IRA contributions.** You have until Tuesday, April 18, 2023, to make 2022 contributions.
- **Watch the mail for your credit union tax forms.** We will be mailing out Forms 1099 and 1098, which report dividend and interest information. If you receive these forms, be sure to save them for your tax preparation.
- **Request Direct Deposit.** Complete the Direct Deposit line on your tax form to receive your tax refund in as little as 10 days. Be sure to include our routing number (272485482) and your credit union account number.
- **Ask about a Tax Loan.** If you find yourself owing taxes, stop by the Credit Union to learn more about our special low-rate Tax Loan.



4550 Division | Trenton, MI 48183  
734.675.3100 F 734.675.4204

#### LOBBY

Mon., Tues., Thurs., Fri.  
9:30 am - 5:30 pm  
Wed. 11 am - 5:30 pm

#### DRIVE-THRU

Mon. - Thurs.  
8:30 am - 5:30 pm  
Fri. 8:30 am - 6 pm

21701 Allen Rd. | Woodhaven, MI 48183  
734.671.5200 F 734.671.5205

#### LOBBY

Mon., Tues., Thurs., Fri.  
9:30 am - 5:30 pm  
Wed. 11 am - 5:30 pm  
Sat. 9 am - 1 pm

#### DRIVE-THRU

Mon. - Thurs.  
8:30 am - 5:30 pm  
Fri. 8:30 am - 6 pm  
Sat. 9 am - 1 pm

TOLL FREE 866.661.8328

AUDIO TELLER 734.675.3100 press # 2

SERVICE CENTERS 800.800.9700

[www.shore2shorecu.com](http://www.shore2shorecu.com)



**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency  
Federally insured by NCUA.