



2024 | QUARTER 1

THE KITCHEN TABLE

NEWSLETTER

MESSAGE FROM THE CEO

A Note To Our Members,

I hope this message finds you all doing well and feeling the immense love and gratitude we have for your hard work as our community heroes. Seriously, you all rock!

As we kick off the first quarter of the year, here's the deal: we've made a resolution. We're going to be your biggest fans and support crew. Whether you need a hand with finances, a big shout-out for your amazing work, or just someone to chat with, count on us to be right there by your side.

This newsletter is all about you – your stories, your awesomeness, and how, together, we're making a difference in our community. It's packed with inspiration, juicy updates, and ways we can all chip in.

Thank you for being the true heroes of our community. Let's rock this year together with solidarity, appreciation, and a whole lot of support!



UNLOCK YOUR FINANCIAL FUTURE WITH US!

Start building a solid money foundation for your little ones with our help. Teaching the power of savings and smart money habits early sets them up for a lifetime of financial confidence. Let's empower the next generation!

YOUTH FINANCIAL PRODUCTS

- ✓ Youth Rewards Savings Account
- ✓ Coverdell Educational Savings Account
- ✓ Teen Debit Card

Learn more on nybravestfcu.org.

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YOUR CHECKING ACCOUNT, YOUR CONTROL!

With our Internet Teller, managing your finances has never been this easy. Members are able to check balances, track transactions, and more.

Take charge of your financial journey!

Learn more about our Checking Accounts & order new checks online: nybravestfcu.org/checking

CONTACT US

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ONE CREDIT SCORE MYTH

Your credit score plays a pivotal role in your financial life, influencing everything from loan approvals to interest rates on credit cards. Yet, there are many myths and misconceptions surrounding this three-digit number. Here, we share one common myth:

Myth: Income Affects Your Credit Score

Truth: Your income is not a factor in determining your credit score. It's based on your credit history, payment history, credit utilization, and other credit-related factors.

7 TIPS FOR ESTABLISHING A FINANCIALLY STABLE ADULTHOOD

Entering adulthood brings newfound independence and responsibility, especially when it comes to managing your finances. Establishing a sturdy financial footing early on can pave the way for a secure future. Here are key tips to guide you along this path:

- 1. Craft a Budget:** Creating a budget is foundational. Track your income and expenses meticulously. Allocate funds for essentials like rent, groceries, utilities, and savings. Apps and spreadsheets can assist in managing this effectively.
- 2. Prioritize Saving:** Start small if needed, but aim to save a portion of your income regularly. An emergency fund (3-6 months' worth of expenses) acts as a safety net during unforeseen circumstances.
- 3. Invest Smartly:** Begin investing early. Explore options like retirement accounts (e.g., 401(k), IRA) and consider diverse investment vehicles (stocks, mutual funds, real estate) based on your risk tolerance and goals.
- 4. Educate Yourself:** Continuously enhance your financial literacy. Read books, attend workshops, or seek advice from financial advisors to make informed decisions.
- 5. Career Development:** Invest in yourself through education, certifications, or skills development that enhance your earning potential.
- 6. Network and Mentorship:** Surround yourself with financially savvy individuals. Seek mentors who can provide guidance and share their experiences to help you navigate financial challenges.
- 7. Stay Adaptable:** Life is unpredictable. Be flexible and adaptable in your financial planning to accommodate unforeseen circumstances or opportunities.

Establishing financial stability takes time and discipline. Embrace a proactive approach, remain adaptable, and stay committed to your goals. The habits you build today will shape a secure financial future tomorrow.



BRAVERY KNOWS NO BOUNDS!

Bravery knows no bounds, and neither should your credit card. Elevate your financial journey with NY Bravest FCU's VISA Credit Cards designed for heroes like you.

With our VISA Credit Cards, you can enjoy 24/7 access to balance information, effortless card activation, and peace of mind with our dedicated lost/stolen card support. Unleash your spending potential today - what are you waiting for?

Learn more on our website:
nybravestfcu.org/visa-credit-card

MAXIMIZE YOUR SAVINGS THIS YEAR!

Explore the power of a Share Certificate. Whether you're planning for the short or long term, this secure investment avenue offers stability and impressive returns. Watch your money flourish and secure a prosperous future.

**RATES AS HIGH AS
5.33% APY***

Learn more: nybravestfcu.org/savings-products

*APY = Annual Percentage Yield.
Early redemption fee applies.

