

THE Creditor

Memphis Municipal Employees FCU (901)528-2816

Give Your Financial Goals A Checkup This Spring



After a long winter, and an indulgent holiday season, many of us are ready to get back in shape and regain control of our waistlines. This process may even include an annual check-up with your family doctor. With its fresh starts and new beginnings, the spring is also a good time to get a read on the pulse of your finances and restore their pre-holiday health.

The spring just seems like an appropriate time of year to get your finances in order and save money in the process. Most people have just completed their taxes for the previous year and have all of their financial information at their fingertips. The year is not yet halfway through so there's plenty of time to make financial changes that will positively impact the rest of your year.

A few ways to improve your financial fitness include:

- * Developing a budget, perhaps with the help of a worksheet from your credit union.
- Getting your savings on track by starting with an emergency fund
- * Opening an IRA
- * Reducing/consolidating debt by refinancing a higher rate loan to lower monthly payments
- * Attending a free financial education seminar
- * Talking with a coach or advisor
- * Getting organized to keep great records of your financial actions and transactions

So this spring, as you hop on the treadmill, create your healthy meal plan, or call the doc to schedule that check-up, be sure to give your financial situation the same TLC. Look to Memphis Municipal for valuable financial education and tips. For more info, visit us at www.mmefcu.org

Fun Fact

There's a basketball court above the U.S. Supreme Court. It's known as the Highest Court in the Land. Aptly named "The Highest Court in the Land," the U.S. Supreme Court's basketball court sits on the fifth floor of the United States Supreme Court Building, which is much higher than the actual courtroom, located on the second floor.



Upcoming Events

Good Friday, April 14th :

Closed

Easter is Sunday, April

16th

April 2017

Happy Birthday Credit Unions

108 Years Young!

U.S. credit unions celebrate their 108th birthday this spring. By a special act of the New Hampshire legislature, St. Mary's Bank, the first U.S. credit union, was granted its charter in 1909. Formed to help the mill workers of Manchester achieve financial security by having a safe place to save and a fair place to borrow, the credit union now serves the entire community and its original office houses America's Credit Union Museum.

Like all birthdays, it's a good time to reflect on our past, and plan for the future. Credit unions have a rich history and tradition of helping their members achieve their financial goals. That will remain the goal - even though we may be delivering products and services differently in the Digital Age. The credit union philosophy of "people-helping-people" is still being put into practice and that's well worth celebrating!



The Last Word

"Kind words can be short and easy to speak, but their echoes are truly endless." Mother Teresa

