

THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union
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Message From The CEO

By April Redmond

It is officially a new year! This is the perfect time to reflect on the past year and make a plan for where we want to go from here. Often, we make our New Year's resolution on a whim, but when you think of where you want to be at the end of this year, where do you see yourself?

Your New Year's resolution can serve as motivation for you to make concrete steps toward your goals. Put some thought into it and map out your plan one step at a time, but you don't have to do it alone. We are here to help you accomplish your financial goals this year.

Nothing makes us happier than watching our members achieve success, so we are proud to be a part of the process. We cannot wait to see how far you have gone by the end of this year!



Get the most out of your credit card!

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If your auto loan isn't with Emerald Coast FCU, then you're probably paying too much!

Refinance your auto loan with us, & we'll give you a better loan with a lower interest rate and manageable monthly payments.

Holiday Closures

Martin Luther King Jr. Day
January 16

Presidents Day
February 20

Banking At Your Fingertips

With online banking and bill pay from Emerald Coast FCU, you can do all your banking online or through our mobile app. You can also set up recurring bills to be deducted from your account automatically when they're due!



CRUSH YOUR 2023 FITNESS GOALS ON A BUDGET

Feeling motivated to crush those new fitness goals but worried about breaking the bank? We've got you covered! Getting in shape doesn't have to cost you anything at all. Here are a few ideas:

1. Search for free resources out there on Pinterest, YouTube, and Instagram. Look for exercises that require no weights. Believe it or not, bodyweight exercises are still extremely effective. Yoga is a great way to get your body moving. It can help improve flexibility and balance while simultaneously boosting your mood.
2. As the weather gets warmer, get outside and move! Find biking, hiking, and walking trails in the area.

WHEN TO START SAVING FOR RETIREMENT

Saving for retirement can seem daunting. When do you really have to start? Are you already behind? We're here to set the record straight.

It is true that when saving for retirement, the earlier you start, the better. There are a few reasons why this has become a golden rule. When you start saving early, you give your money time to grow. Contributing to your retirement fund either in a 401(k) or an IRA allows it to compound over time. The longer your money sits in an account, the more interest it will earn. If you have a 401(k), your employer will most likely offer matching contributions.

But how early is early enough? Ideally, you would start making contributions in your 20s once you earn paychecks. Don't worry - if you can't start saving just yet, there are ways you can catch up. If you start saving later than you'd like, commit to making bigger contributions to your retirement accounts. Either way, any amount you can contribute is better than nothing.

Ready to start saving for your future? Contact us about an IRA.



Save Smarter!

It's never too late to start saving, so open your account and stock your money away! Open a savings account with us now.



Consolidate your debt with a low-interest personal loan from Emerald Coast FCU!

There's no reason to pay outrageous interest rates on your debt or have more than one payment. Consolidate and save!

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