



GREENWOOD MUNICIPAL FEDERAL CREDIT UNION NEWSLETTER APRIL 2020

Welcome, Philip Heinlen!



As Greenwood Municipal FCU entered a New Year, we have two BIG announcements to share with our Membership. We will see Vickie Hastings retire as of March 31st after serving this organization for 22 years of great leadership for GMFCU. We will be hosting a Retirement drop-in for Vickie once we are able to due to the Coronavirus. In the meantime, we want to say "Thank you Vickie" for doing such a great job!

The Board of Directors is pleased to announce and welcome Philip Heinlen as our new CEO as of January 27th. Philip comes to us from Traverse City, Michigan with over 20 years of financial experience. He is looking forward to meeting and getting to know you, our Members.



WELCOME

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OUR COVID-19 UPDATE

Our lobbies are CLOSED.
Our drive-thrus are OPEN.
Mobile Banking will be available 24/7.



**Please visit our website
For more info**

HAVE YOUR EXPERIENCED MOBILE DEPOSIT YET?

Our Remote Deposit service allows approved members of Greenwood Municipal Federal Credit Union (GMFCU) to utilize their mobile device(s) to deposit acceptable paper checks into their account(s) at the credit union. Remote Deposit is a function of our mobile banking apps, which can be downloaded directly from the Apple Store, Google Play or other approved sources



Immediate family can join!



A Fresh Look

On Membership!



A Fresh Look
on RV Loans

www.gm-fcu.org



@GreenwoodMunicipalFCU



@greenwoodmunicipalfcu



@GM_FCU

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Freshen up your home!

With A

Home Equity Loan

Freshen up your home, with a new Home Equity Loan.

APPLY ONLINE TODAY!

April is National Credit Union Youth Month!



How much money can you save this month?



Download Our Mobile App

OPEN 24/7



It's your card. Use it on your terms. Get the free Mobile App that lets you control your card usage on the go!

Smart Savings Tips

The foundation of good personal finance practices is to build a budget and understand the money that is coming in and where it is going when it is heading out.

Budget-building sounds daunting, but it's actually pretty simple. Take your paycheck and subtract the major non-negotiable expenses you pay regularly like your rent or mortgage, utilities, groceries, your car bill, and healthcare costs.

Anything leftover is potential savings, and a negative number means there's more going out than coming in.

Now how do you save more? The personal finance space is full of articles telling you about the virtues of making your coffee instead of buying it from Starbucks, and it's true, that is a totally valid way to save. But the coffee purchase is a daily thing, which means to save several hundred dollars, you need to change a behavior every. single. day.

If you're looking for more ways to trim, take a close look at your credit card statements. Go through and circle all the recurring expenses. You might've totally forgotten that you signed up for cloud storage for \$10/month, or that you're being charged monthly for access to a publication you never actually read.

Hope this helps, please let us know if you have any questions at all!

Tips For Staying Healthy During A Pandemic

"Based on the information received so far, and on our experience with other coronaviruses, COVID-19 appears to spread mostly through respiratory droplets (when a sick person coughs, for example) and close contact," a WHO spokesperson told Medical News Today.

In light of that information, the spokesperson said, the WHO recommend preventive actions to minimize exposure to droplets.

During day-to-day activities, people can take the following measures to prevent infection, in accordance with WHO guidelines:

- Clean your hands regularly with an alcohol-based sanitizer, or wash them with soap and water. The CDC also make this recommendation, advising that sanitizer should contain "at least 60% alcohol" and that people should wash their hands for at least 20 seconds
- Clean surfaces — such as kitchen seats and work desks — regularly with disinfectant
- Avoid crowded areas when going out, for people over 60 years old and people with any underlying health problems.
- Try to avoid close contact with people who display flu-like symptoms, including coughing and sneezing
- Get accurate information about COVID-19. Some good sources include the Pan American Health Organization and WHO websites

The American Red Cross also advise against touching the mouth, nose, or eyes when out and about, before having a chance to wash your hands.

