



5 Great Ways To Save Money Easier, Faster, and Smarter!

Saving made simple



Saving money is easier when you use these 5 tips

1. Pay yourself first! This important rule basically means to take a portion of your paycheck and “pay” yourself first by depositing some funds in your savings account. Then you can use the remainder to pay your other bills. You might even want to think of your savings as a “bill.”
2. Be-prepared. As much as we don’t want to think about emergencies, unforeseen medical problems or job-loss could turn your financial security into hardship. To avoid the pitfalls of being unprepared, financial experts generally recommend keeping between three and six months living expenses in liquid assets, such as a savings account.
3. Make it easy. Your Credit Union can help you make regular savings deposits worry-free. Just set up Direct Deposit, Payroll Deduction or Automatic Transfer, and we’ll take care of it for you! With Direct Deposit, you can have a portion of your paycheck deposited into your savings account and the remainder into your check or checking account. Our Automatic Transfer service will move funds from your checking to your savings account on a pre-arranged schedule. You don’t have to do a thing.
4. Save wisely. If you put your funds in low- or- no-interest accounts, you’re not letting your money work for you. That’s because the interest you earn helps increase the funds in your account with regular compounding. Your Credit Union offers a variety of savings accounts that earn competitive dividend rates so that you can work hard at your job, not hard at saving!
Regular Savings currently features competitive yields on balances of \$100 or more.
Christmas and Vacation Club accounts allow you to save for that special gift or trip you’ve been wanting to take.
5. Save safely. While stocks, bonds and similar instruments may have the potential to increase in value, they also carry an element of risk. Deposit account, on the other hand, offer safe, guaranteed returns you can count on. And your Credit Union deposit account are protected with up to \$100,000 in insurance by the NCUA.

START SAVING NOW

Put your thoughts in motion by opening a savings account today. It’s time to get started!

CONSTAR CREDIT UNION

(404) 696-9321