



Welcome to the Ely Area Credit Union

As we say farewell to 2021, I would like to take a moment to reflect on all that we accomplished together this past year. We welcome this new year as an opportunity to set and accomplish new personal and financial goals. We also want to take this moment to thank you for your membership at Ely Area Credit Union. As we turn the corner into a new year, trust that you can rely on us to take care of you! From fulfilling those New Year's resolutions to purchasing your first home, we are there to assist you with whatever you may need. We can also help you tackle that holiday debt with ease!

We value each and every one of our members. Please do not hesitate to reach out to us today to discuss how we can help you accomplish your goals this year. We look forward to making 2022 another successful year!

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How To Teach Your Kids Good Money Habits

As a parent, you want the best for your children. You want them to be safe and secure, and you want to lay that foundation so they can build upon it to do well in life. There are a few key lessons that you can teach your little ones that will impact whether they will do well. Here are a few basic money lessons:

1. Start with the basics at a young age
2. Instill a habit of saving
3. Create opportunities to earn money
4. Help kids learn to make smart spending decisions
5. Teach kids how their money can grow
6. Model good financial behavior

Let Us Lower Your Payment!

Spend less time worrying about how you are going to pay off your auto loan and more time with your family! Refinance your auto loan with us today and save more!

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A Few Simple Ways To Improve Your Financial Literacy

Being financially literate means having the knowledge and confidence to efficiently and effectively manage, save, and invest money for you and your family. We all are at different stages in life and have different levels of financial literacy. Wherever you may be on your journey, we are here to share a few tips on how to increase your financial literacy.



The first tip we have is to start keeping a budget. You can begin tracking your spending on a simple spreadsheet. This will help you become aware of where your money is going every month.

The second tip we have for you is to read personal finance books and listen to financial podcasts. This is an excellent way to soak up financial news and information. Podcasts are great for when you aren't able to sit down and take the time to read. You are able to listen when walking the dog, running errands, or doing housework.

Out Here, We're There.

Whether you're outside exploring or chilling inside on your couch, we're available to serve you through our mobile app! With our mobile app, you can use remote deposit capture, transfer funds between your account, and much more.



How to Beat The Post-Holiday Financial Blues

You are not a bad person for spending money on loved ones. Don't let guilt get in the way of tackling your debt! First, you must make debt payments in monthly installments that are doable for you. Divide your holiday debt over a few months to make those payments more manageable. The average person expects to spend around \$900 around the holidays, so essentially you could make \$300 payments in three months and not get sucked into the credit card debt cyclone. Secondly, trim any extra financial fat that may be harmful to managing your debt. Take lunch to work three out of five days in the week. Try making coffee at home for a week instead of purchasing at a cafe. Taking these small cuts won't hurt too much. The best time to start tackling your debt is now! Do not be afraid to accomplish your goals.

Our VISA® Credit Card is literally handheld convenience!

It can be used anywhere in the world, and it has low fees and competitive rates. Want your own? Give us a call for an application!



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Remote Deposit Capture

Remote deposit capture is a faster way to deposit checks. With one simple click, your check will be deposited!

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Holiday Closures

January 17: Martin Luther King Jr. Day
February 21: Presidents Day