



Give a Hoot About Saving™



CREDIT UNIONS CELEBRATE YOUTH™

April is Credit Union Youth Month Teach Your Little Owls to Fly With Money Talks

The theme for 2017 Credit Union Youth Month is encouraging youth to give a hoot about saving. Owls represent wisdom, and nothing is wiser than learning to save for one's future goals. The first step to teaching your kids about money is talking about money. "The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions." Unfortunately, this can also be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand. But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson. So how to start the talk?

- Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- Open a youth savings account at Mercy Credit Union. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now! To celebrate our credit union youth, we have a small gift for youth who make a deposit into their savings account in the month of April! (Limit one per child for the month).

DON'T LET SUMMER BURN YOUR BUDGET

Summer has a magical quality that practically demands fun activities, gathering with friends and making memories. This summer, put some sharing principles to work to ensure your warm weather fun helps fill your memory bank, but doesn't empty your wallet.

Share childcare.

While kids are out of school, childcare costs can rack up. Consider partnering with other families and hire a nanny to watch your kids together. Or rotate with other parents to supervise all of your kids. Its likely kids will enjoy the time with their friends and you can save some childcare expenses. Together with your shared sitter or fellow parents, plan out your kids' days like a summer camp. Research your community to find free or affordable activities like visiting a museum, shopping at a farmers market and cooking a meal, hiking in a local park or biking around a scenic area.

Let guests contribute. Summer and barbecues are practically synonyms. Host these classic summer gatherings without spending a fortune by having a plan when a guest asks, "What can I bring?". As a host, you will likely provide the main dish, but ask guests to bring a side. Request a specific dish or use an online signup to avoid having too much of one thing. Borrow tables, chairs and coolers to save money on items you would rarely use outside of your event.

Provide basic beverages such as water, lemonade or light beer, AND ask guests to bring specific beverages they may want. With so many fun drink recipes and craft beers available, having a mixture of guest-provided beverages can create a fun topic of conversation, and save you money.



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Winter 2017

Springfield
1444 E. Sunshine
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800-711-0676

St. Louis
625 Maryville Centre Dr.
314-364-4040

Joplin
100 Mercy Way
417-556-6639

Oklahoma City
4200 W. Memorial Rd. LL Ste. 12
405-752-3632

Fort Smith
7301 Rogers Ave.
479-314-6095

Audio Response
417-820-2915
86-MYDIAL24

www.mymercycu.com

ATM Locations

Springfield
1444 E. Sunshine
1235 E. Cherokee
3237 S. National

Lebanon
100 Hospital Drive

St. Louis
621 S. New Ballas Rd, Tower A

Washington, MO
901 E. 5th Street

Joplin
100 Mercy Way

Oklahoma City
4300 W. Memorial Rd

Edmond, OK
2017 W. I-35 Forntage Rd.

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Storm Shelter Loans - Spring! While that brings warmer weather and blooming flowers, it also brings the chance of storms. A storm shelter can help provide you and your family peace of mind. We offer storm shelter loans at great rates:

2 Years – 2.99% APR*
3 Years – 3.99% APR
4 Years – 4.99% APR
*Annual Percentage Rates

Home Equity Line of Credit - Do you have some warm weather wishes? A home update or remodel, vacation or other large expense? Let your home work for you with a Home Equity Line of Credit. A home equity line of credit is available to homeowners for up to 80% of the equity in their home. The draw period is five years and repayment terms range from 5-15 years. There are many benefits to getting a home equity line of credit from Mercy Credit Union including no closing costs, appraisal fees or application fees! Contact your local office today to learn more.



Holiday Closings

5/29 - Memorial Day
7/4 Independence Day

Tax Time Information

Getting a tax refund? The quickest and safest way to receive your refund is by direct deposit. Be sure to check that your routing and account information is entered correctly. For security purposes, account numbers cannot be given out over the phone. Account numbers can be found on statements or visit your local office in person. You can also contact your local office to have your account number mailed to you.

Safe Deposit Boxes

Keep important items safe with a safe deposit box. Have peace of mind knowing valuables and important documents are secure, plus you have easy access to them, at an affordable price.

Safe deposit boxes are available at the Oklahoma City Branch and the Springfield Main Office.

Thank you to all Mercy nurses across the Health System! We salute you! Check your local announcements as each of our offices celebrate Nurses Week May 6-12!



AMERICAN NURSES ASSOCIATION

Nursing: The Balance of Mind, Body, and Spirit

41st Annual Membership Meeting

Date: May 2, 2017

Location: Springfield Main Office | 1444 E. Sunshine

Time: 5:30 Food/Social | 6:00 Meeting

Join us for snacks, refreshments and prize drawings at the 41st Annual Membership Meeting!

RSVP: 417-820-2931 | 417-820-2932 | support@mymercycu.com

The Credit Union Difference - Every credit union member is an owner with equal ownership and one vote.

Sprint

Get a \$100 Cash Reward for Every New Line with Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®. Here's how it works:

- Members get a **\$100 cash reward for every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50 cash reward for every line transferred** into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50 loyalty cash reward every year for every line.**

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!