



April is Credit Union Youth Month The Science of Saving

Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eying for months instead of putting it into our savings. Why do we do that? Why do we spend the money we planned on using for our future? We can blame it on our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

To help you save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe travelling the country, or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works. The researchers took photos of 50 college students and digitally altered each person's photo to make them look 70 years old. The participants were instructed to study the photos. Then they were told to imagine receiving \$1,000 and were asked how they'd like to use the money: buy something now for a special person or for extravagant night out, or put that money into a retirement fund. After seeing a photo of themselves at 70 years old, the majority allocated more of the money to their retirement fund than to the other options.

Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. We can make this easy for you by setting up payroll deduction to have a certain amount every pay period go into your savings account.

Teach Your Children How to Save

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at Mercy Credit Union. You can open an account with as little as \$25. Encourage your child to make regular small deposits each week or month. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grows. This April, we're celebrating Youth Month. We encourage you to bring your children into any of our branches to learn more about the Science of Saving.

PREP YOUR HOME BEFORE YOU PACK YOUR BAGS

Vacations were invented to help you leave your worries behind. Here are a few tips designed to help ensure that your trip isn't interrupted with problems from the home front.

Tell the Good Guys You're Going Away...

Ask a neighbor to watch your house, or have a friend drive by to keep an eye on things – it will be well worth the added peace of mind. You can even bribe them with treats or a souvenir from your trip. The U.S. State Department also recommends that you have a friend or neighbor hold onto your spare key and, if possible, ask them to park their car in your driveway to make it look like someone is home. Be sure to notify the Post Office and have your mail delivery stopped, suspend your newspaper deliveries, and for longer trips, notify the police department.

...Not the Bad Guys

While it's hard to resist sharing selfies taken on the beach, be careful about what you post to social media. AARP.org cautions against broadcasting that your home is empty. Make sure your settings allow only family and friends to view your feed. An un-mowed lawn can also be a tip-off, so be sure to hire someone to keep it trim while you're away.

Put Lights on Timers

A house that is dark all evening is a sure sign that nobody's home. Same thing with a house where the lights are on all night. A timer will not only create the illusion that someone is flipping the switch, it will help you use energy efficiently. If you normally keep your curtains open, don't close them while you are away.

Lock Up More Than Your Home

If you have a safe or safe deposit box, throw in important documents and valuables. If you need to hide money, don't put it in your sock drawer... thieves know most people hide cash in their dresser. Place it out of sight in a very high or very low place, outside of the bedroom. Just don't make your hiding place so good that you can't find it later or you forget where it is.

Install an Alarm

They're a great deterrent. Plus, they can also help you save money on your insurance. Be sure to ask your insurance agent about Liberty Mutual's Protective Device Discount.

The best way to put your mind at ease? Make sure your home is protected with good insurance, year round. You can trust Liberty Mutual Insurance to provide superior coverage - we've been doing it for 100 years. **To learn more about Liberty Mutual Auto and Home Insurance or to get a free, no-obligation quote, call Jeff Oedewaldt at 417-370-6262.**

Spring 2018

Springfield
1444 E. Sunshine
1235 E. Cherokee
417-820-2931
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

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 weather brings warmer weather and spring flowers, but 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, 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.

Nurses Week 2018 May 6-12

Mercy Credit Union wants to thank and honor all of the dedicated nurses across the Mercy Health System. Watch for details as we help celebrate nurses during Nurses Week, May 6-12.



NATIONAL NURSES WEEK 2018
AMERICAN NURSES ASSOCIATION

42nd Annual Membership Meeting

Date: April 24, 2018

Location: Surgery Center - Classroom 4A,
Springfield, MO

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

Join us for snacks, refreshments and prize drawings at the 42nd Annual Membership Meeting!

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

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Holiday Closings

5/28 - Memorial Day
7/4 - Independence Day
9/3 - Labor Day

Tax Time Information

Getting a tax refund? The quickest and safest way to receive your refund is by direct deposit. It's important to verify that your routing and account information is entered correctly. For security purposes, account numbers cannot be given out over the phone. They 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.

International Wires

Due to security concerns, Mercy Credit Union no longer offers international wires or western unions. Domestic wires and western unions are still available.

Phone Payments

Please note, payments made by phone with a debit card at the credit union will only be processed during the following hours: Monday, Tuesday, Thursday and Friday, 8:00 a.m. - 3:30 p.m. and Wednesday 10:00 a.m. - 3:30 p.m.



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