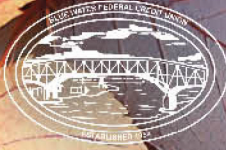


# Blue Water Federal Credit Union News

Fall 2024



## Mission Statement

*"To provide personalized financial services to our members/owners and their families in a cooperative spirit while maintaining long-term financial stability."*

### BOARD of DIRECTORS

#### President-

A. Raymond Kerr

#### Vice President-

Rick E. Little

#### Secretary-

Carol A. Weichsler

#### Treasurer/Manager-

Theresa L. Millsap

#### Board Members-

Kenneth Madis

Kathleen Bennett

Tim Morse

#### Supervisory Committee-

Richard H. Edie

Kenneth Madis

Terry Wolff

Jan Bond

Henry Chmielewski

#### Loan Officers-

A. Raymond Kerr

Rita R. Golonka

Jeanne Dawson-Collins

### The Credit Union will be closed

Monday	11/11/24	Veteran's Day
Thursday	11/28/24	Thanksgiving Day
Wednesday	12/25/24	Christmas Day
Wednesday	01/01/25	New Year's Day
Monday	01/20/25	Martin Luther King Jr. Day
Monday	02/17/25	President's Day



#### Monday - Thursday

9:00 a.m. - 4:30 p.m.

#### Friday

8:00 a.m. - 4:30 p.m.

(810) 985-6993 All Hours  
(810) 985-6371 Loan Office

member.services@bluewaterfcu.org

Facebook.com/BlueWaterFCU

[www.bluewaterfcu.com](http://www.bluewaterfcu.com)

24 HOURS/7 DAYS

### A Few Words From Your PRESIDENT



The Blue Water Federal Credit Union celebrated its sixty-fifth anniversary at our 2024 Annual Meeting. It was held at Alexander's Banquet Facility in Marysville. We had a nice turnout and hopefully everybody enjoyed the food, the meeting, the prizes, and of course, my corny jokes.

We have partnered with Sallie Mae to offer student loans. Whether you are an undergraduate, career training, or graduate student, these flexible student loans are designed to meet your needs. They offer competitive variable and fixed interest rate options. There is no origination fee or prepayment penalty. You can choose from multiple repayment options, and students do not have to be a member of the credit union to participate. You will find the link to apply on our website ([www.bluewaterfcu.org](http://www.bluewaterfcu.org)) under the Loans and Credit Cards tab on the homepage.

On our website under Member Services, you can find member discounts. They range from insurance, tax filing, and estate planning. Belonging to the credit union can give you more advantages than you think. Tell your relatives and fellow workers about the Blue Water Federal Credit Union. Hopefully, we can help them for the next 65 years!

Raymond Kerr  
President

#### Did you know?

The world's first paper money was created in China 1,400 years ago.

#### Did you know?

If you have \$10 in your pocket and no debt, you are wealthier than 25% of Americans.

#### Did you know?

A penny costs 2.4 cents to manufacture.

#### Did you know?

By law, only dead people can appear on U.S. currency.

#### Did you know?

Sea shells were once commonly used as money in many parts of the world.

DID YOU KNOW?



## SAFE ONLINE SHOPPING

The holidays can be a busy time of year, and doing your shopping online can be a great way to save time while you find the right gifts at the best price. You'll skip the parking lot wars, avoid getting the flu from your fellow shoppers, and stay out of pick pocketers' crosshairs. Though it may be easy and convenient to shop in your pajamas, you still need to take precautions to make sure your electronic "purse strings" are safe and secure. Here are some simple tips for safe online shopping:

**Secure your computer.** Make sure your home computer has updated security software installed, and run regular system checks to keep hackers' keylogging viruses away.

**ONLY shop from home.** Don't do your online shopping from the local café, the airport, or other public places. These open networks are easier targets for identity thieves to hack into your computer. Only shop from your secured home network.

**Click carefully.** Your favorite store just sent you a great coupon – but wait! Before you click on email links, be sure of where they lead. Scam emails can look just like the real ones from your favorite stores, with links that appear to take you to legitimate sites. But hover over the link and you may see a different web address – this could be a fake site designed to gather your credit card information for fraud. Your safest bet is to manually navigate to your favorite retailer's website and type in the coupon code.

**Know the merchant.** One of the best parts of online shopping is easily comparing prices to find a great deal. You may find the gift you want for half the price – but make sure the merchant is reputable and trustworthy. If you haven't done business with a merchant before, look for online reviews. Using aggregators like Amazon.com and Yahoo Shopping is another good way to make sure your merchant doesn't take you for a fraudulent sleigh ride.

**Lock down your site.** When you visit a retailer's website, look for "https" at the beginning of the URL. This "s" – along with a small gold lock in the lower-right corner of your browser – indicates an extra level of security for your online shopping.

**Compare "real" prices.** Make sure you know how much you will be charged for shipping, and if there are any taxes or fees that will be added to your online purchase. These extras can add up quickly, so be sure you include them when comparison shopping. Many retailers offer free shipping around the holidays, and others allow free in-store pick-up of your online purchases – easy ways to add extra savings to your holiday shopping.

**Know the return policy.** Read the merchant's return policy before making your purchase. One of the downsides of online shopping is the inability to try it on or see the item before purchasing, so make sure your merchant offers you an easy way to return/refund your purchase if it's not what you expected.

**Choose credit – not debit.** If possible, use a credit card to pay for online purchases. Federal law limits your liability to \$50 in the event of fraud. Many credit card companies will waive this liability and offer advanced fraud protection and detection programs to keep you safe.

**Keep an eye out.** If you are doing a lot of online shopping, make sure to check your account and credit card statements regularly to verify all charges. If you have questions about a transaction or suspect fraud, call the financial institution immediately.

**Save your receipts!** Just as with in-store shopping, you'll want to save all your receipts from online shopping. You may choose to save emailed receipts on your computer, or print them out and file with other receipts.

## HOW TO BEAT THE WINTER BLUES

Less daylight and cooler temps during this season make hibernating under a cozy quilt at home seem enticing. Sometimes those seasonal changes bring on the "winter blues." Stressful holidays, the end of all the special events, or missing a loved one who's not around anymore can also be a factor. Here are some ways to beat those blues:



**1. Get active.** A workout at the gym, walk at the mall or outside activity keeps you moving, gets your blood pumping, and boosts feel-good endorphins.

**2. Find light.** It's especially important when you're trying to wake up. If the sun isn't shining, a brightly lit space can help. Some people benefit from a lamp that simulates sunshine.

**3. Eat right.** Reach for nutritious foods and steer clear of carbohydrates like cookies and cake. Feeding your body well is a step toward feeling well.

**4. Consider vitamin D.** This nutrient is available in some foods, but your body naturally produces it when your skin is exposed to sunlight. With less available, you may benefit from a vitamin D supplement.

**5. Embrace bright colors and pleasing scents.** Stimulating your senses can improve your feeling of well-being.

**6. Do what makes you happy.** Curl up with a good book, go to a movie or visit a restaurant. Think of activities that bring you joy and include them in your lifestyle.

**7. Take a vacation if you can.** Stepping away from the everyday routine to change your scenery can be refreshing and help recalibrate your outlook on life.

**8. Talk to someone.** Spending time with people you appreciate can boost your mood. An open conversation with a trusted friend or therapist can help if you're struggling.

**9. Give yourself grace.** Improving your mood takes time. If a day brings you down, remember that tomorrow can be better. Is a vacation your way to beat the winter blues? A personal loan from us can help!

**Note:** If feeling down causes you to miss work or struggle with simple tasks, Seasonal Affective Disorder (SAD) might be to blame; in this case, it's best to seek medical advice.

**Sources:**

<https://wa-health.kaiserpermanente.org/tips-sad-coping-with-dark-days/>

<https://www.atlantamagazine.com/health/six-strategies-for-beating-the-winter-blues/>

<https://www.webmd.com/diet/guide/vitamin-d-deficiency>



## ALL THE INGREDIENTS FOR A WONDERFUL HOLIDAY

Cook up a memorable holiday with a pinch of gifts, a dash of family time, and a healthy mix of vacation... but don't let your budget burn!

The most wonderful time of the year is not always the most wonderful time for your wallet. Vacation, gifts, and holiday meals can all add up. And that's not even counting any holiday emergencies! You can save up all year for the holidays and still threaten your budget. But don't fret – we're here to help when the financial stress starts to spoil the fun. Here are a few ingredients that can make your holiday wonderful:

### Revolving Line of Credit

If you're not sure how much you need or just need a little bit extra, a revolving line of credit gives you quick access to funds when you need them. Call us today for more information.

### Visa® Credit Card

With a low, competitive rate and no annual or balance transfer fee, our credit card can help cover any expense. Use it for last-minute gifts, online shopping, gas on the way to grandma's house – anywhere that accepts Visa cards! If you don't already have one, it's easy to apply.

### Holiday Loan

You can apply for a Holiday/Personal Loan to cover anything you need! Take your family on a dream vacation or make the holiday one to remember. It's the most wonderful time of the year – being short on cash shouldn't change that. If you need the cash only a loan can give you, rely on us.

You can apply for any of the above loans by visiting our website at [www.bluewaterfcu.org](http://www.bluewaterfcu.org) or call us at 810-985-6993 and we will mail you an application.