



ACCOUNTABILITY. CREDIBILITY. TRUST.

# update

[www.act1stfcu.org](http://www.act1stfcu.org)

## Around-the-Clock ACCESS



When you need your money, we want you to have it. With our convenient suite of electronic services, you can access your finances when you want, where you want, how you want. That's the ACT 1st Federal Credit Union way.

Check your balance, view transaction history, make payments, deposit checks, transfer funds, and more with:

- Online Banking**
- Mobile Banking**
- Online Bill Pay**
- Remote Deposit Capture**
- And more**

Visit [www.act1stfcu.org](http://www.act1stfcu.org) to learn more about each of these convenient services.

## Scams to Watch Out for & Tips to Stay Safer

**Email scams** – Watch out for emails that read awkwardly, come from an unknown sender, or appear urgent. Your gut is your best defense – if it seems suspicious, don't click any links within the email and delete it immediately.

**Web scams** – When shopping online, avoid shopping unknown websites and watch out for websites imitating legitimate retailers with similar names and logos. Additionally, make sure your operating system and apps are all up to date.

**Computer scams** – Avoid spyware, viruses, malware, and spyware by ensuring your security software is actively running and up to date whenever you're online. When visiting a website that asks for personal information, always double-check the security of the webpage.

## ACT 1<sup>ST</sup> ANNUAL MEETING

# You're Invited!

**DATE:** May 31, 2024

**TIME:** 4:30 pm

**LOCATION:** Main Office Lobby  
14316 National Highway SW  
LaVale, MD 21502

No refreshments. No prizes.

## American Income Life Insurance ADDITIONAL MEMBER BENEFITS AT NO COST!

Through a partnership with American Income Life Insurance Company, and Accidental Death and Dismemberment benefit and other no-cost offers are being provided to all member of ACT 1st Federal Credit Union.

Learn more at [MyBenefits.AllLife.com](http://MyBenefits.AllLife.com)  
Enter access code: **SGPGF**

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# Spring Into Action

## with a HOME EQUITY LINE OF CREDIT

Spring has sprung, making now the perfect time to spring into action with a Home Equity Line of Credit (HELOC)! Our HELOC provides the opportunity to use the equity in your home to tackle a variety of projects—whether it's one large project or multiple small projects.

- Improve the energy efficiency of your home
- Paint or install siding on the exterior of your home
- Roof repair or replacement
- Pay for education expenses
- Take a well-deserved vacation
- Remodel your kitchen
- Pay off high-interest credit card debt

Ready to get started? Visit [www.act1stfcu.org/](http://www.act1stfcu.org/) for current rates, terms, and application information, or stop by the Credit Union to speak with a member service representative today.



## Holiday CLOSING

**Memorial Day**  
MONDAY, MAY 27

**Juneteenth**  
WEDNESDAY, JUNE 19

**Independence Day**  
THURSDAY, JULY 4



## SPRING CLEANING FINANCIAL CHECKLIST

Spring's arrival is the perfect time to tackle ambitious spring-cleaning projects like purging closets, corners, and pantries. But spring cleaning shouldn't be limited to living spaces—your finances can likely use some attention, too. Here are several ways you can review and refresh your financial life:

**Set or revisit savings goals.** Write out your goals and then determine how much you'll need to set aside each month in order to achieve them. Don't forget to revisit these goals periodically as your financial situation changes.

**Automate your savings.** Make the first person you pay be yourself by setting up automatic transfers. You can arrange to have a portion of your paycheck deposited directly into a savings account or schedule automatic transfers from a checking account to a designated savings account on a weekly, biweekly, or monthly basis.

**Review your credit report.** You are entitled to a free copy of your credit report once every 12 months. You can request yours by visiting [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). This is an excellent way to protect your credit by ensuring the information is accurate.

**Address high-interest debt.** High-interest rates are one of the fastest ways to slow down your savings plan. Rather than pouring money into paying high-rate debts each month, consider refinancing to lower-rate options, consolidating into a debt consolidation loan, or start making larger payments to pay balances down faster.

**Utilize a balance transfer.** A balance transfer to the ACT 1st credit card may be a good option if you currently have a balance on another high-rate credit card—talk to a credit union representative about getting started today.

**Cancel unnecessary subscriptions.** Spring is a great time to reassess monthly subscriptions to cancel unused services. Consider using the savings from the canceled subscriptions to pay extra toward any outstanding debts.



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**act1stfcu.org**

for information, current rates,  
loan applications and more!