

MAKING YOUR MONEY WORK FOR YOU IN 2022

Money is a tool that can help you achieve your goals. Knowing how to make your money work for you is important. We have the tools to help.

LEARN TO BUDGET

BUDGETING IS THE PROCESS OF CREATING A PLAN TO SPEND YOUR MONEY



WEBUDGET

With the WEOnline tool - **WEBudget** you will gain greater insight into your day-to-day expenses as well as manage your savings and investments.

Pay Bills on Time

WITH WEPAY



Permanently cross bills off your to-do list with Online Bill Pay. Set up recurring bill payments from your online banking account or mobile banking app and avoid paying late fees.

It's as simple as logging into **WEOnline Services** and entering your bills and scheduling them.



CREATE AN EMERGENCY FUND

Creating an emergency fund is another way to make your money work for you because it means you have planned for surprises.

- Put away money each pay period into a designated savings account.
- Goal is to have 3 to 6 months worth of income set aside.

At WECU we offer several savings options from Savings to IRAs and Term Shared Accounts. Let us help you find the perfect savings option for you.



HOME EQUITY LOAN AND HOME EQUITY LINE OF CREDIT

A home equity loan or line of credit from White Eagle lets you harness the power of your most valuable asset — your home — to provide the money you need for home improvements, a new car, college tuition — virtually anything! With great rates and, in many cases, tax-deductible interest*, a home equity loan or line of credit is an option worth considering



CHRISTMAS CLUB

If you find yourself playing catch up or a bit stressed during the holidays, make a plan now by opening a Christmas Club Account.

You can set up automatic deposits from your checking account into your Christmas Club Account and begin saving today. With a minimum of \$5 to open and dividends at 1.50% APY you will be saving and earning in no time. (Maximum deposit of \$3000 annually).

CARDVALET®

Overspending is easy. Now, sticking to your budget can be to with **CardValet®**,

Take control of your finances by setting spending limits for general use or specify merchant types, such as gas, groceries or retail stores.

To start using **CardValet®**, simply download the app, or ask a member representative to help you.



WHITE EAGLE
CREDIT UNION