



Join Us at the Annual Meeting Wednesday, February 21, 2018 5:30 PM Community Meeting Room Third Floor 801 Market Street Philadelphia, PA

The Annual Meeting is one of the many benefits of belonging to a credit union. As a financial cooperative, the meeting is open to all members. Plan to attend to hear about how the credit union fared in 2017 and find out what plans are in store for 2018.

The meeting will be held on Wednesday, February 21 at 801 Market Street, Philadelphia, PA in the Community Meeting Room on the third floor promptly at 5:30 p.m.

The agenda will include reports from the President, Treasurer, and the Credit and Supervisory Committee Chairpersons. Your Board of Directors will meet after the membership meeting to elect their officers for the coming year.

Everyone who attends will receive a free gift and will be entered into a drawing to receive one of several cash prizes. We look forward to seeing you there.

International Credit Union Day



Media Members FCU/U of P CU celebrated International Credit Union Day on October 19 at our Center City, SPP and U of P office. Over 300 people stopped by for a free pretzel and a chance to win one of several gift certificates.

Be sure to mark your calendar for next year's celebration on October 18, 2018.

Holiday Debt Help

Do you have a holiday hangover from over-spending? Why not apply for a **holiday loan** to help pay off your credit card bills. You can apply for up to \$3000 with a two year repayment plan. Interest rates are as low as 9.9%. If you're looking to consolidate a little more debt, why not apply for our **debt consolidation loan**? That loan will pay off credit card debt (and close those high interest cards for good) up to \$10,000. Credit card bills should accompany your application. Interest rates as low as 9.9% for up to 5 years. Give us a call. We're here for your financial health.

Free Virtual Branch, Bill Pay, Online Loan Application and E-Statements

As a credit union member, you are entitled to use our **FREE** Virtual Branch to check on your savings, checking and loan balances, see what checks have cleared, get a copy of a check and our **NEWEST additions**-online bill pay(new to our U of P members) and online loan application. Save money and time by paying your bills online. Save a trip to the office by applying for a loan(just be sure to email or fax your most recent pay stub). Also new for Media Members FCU members is the option for e-statements. You must first be enrolled in Virtual Branch, then you may enroll in **e-statements**. No more mail to shred-sign up today. The link for Virtual Branch can be found on our websites at www.mediamembers.org and www.uofpcu.com. **Check us out today.**



Financial New Year's Resolutions for 2018

No matter how well you stuck to your financial goals in 2017, there's always work left to be done and ways you can improve your financial situation. Let's take a look at a few financial resolutions you can consider for 2018!



Holiday Closings

Martin Luther
King Day
Monday,
January 15

President's
Day
Monday,
February 19

- 1. Formulate and stick to a budget** – Reportedly, only one-third of all Americans keep a detailed monthly budget. Without a budget or expense tracking, you really never know how you spend your money, making it veritably impossible to adjust your spending habits and optimize your ability to save. Use free budgeting software if that helps, but admittedly, the hardest part of a budget is to stay committed to your numbers. With specific, measurable, achievable, realistic, and time-based goals, you'll have a way to hold yourself accountable to your budget, and you'll also be able to measure your progress.
- 2. Contribute to a Roth/Traditional IRA** – invest in your future with either a Traditional IRA or Roth IRA. A Traditional IRA is a tax-deferred account, meaning you'll owe federal tax once you begin making withdrawals during retirement, but contributions can also lower your current-year tax liability. Choose the one that suits you best in 2018 and start/continue building that nest egg.
- 3. Maximize your 401(k) contribution** - If you're offered an employer-sponsored 401(k), perhaps 2018 is the time to fully maximize it. With larger annual contribution limits compared to IRAs, maximizing your 401(k) could be the perfect way to get your retirement nest egg back on track.
- 4. Check your credit report** – If you are like most Americans, you don't know what could be lurking on your credit report. It's not uncommon to find errors from one or more of the three credit reporting agencies which may cause issues later on. Checking your credit report is free once a year and will NOT hurt your credit score. Go to AnnualCreditReport.com to get your free annual credit report from all three reporting bureaus (Experian, Equifax, and TransUnion).
- 5. Beef up your emergency savings** - We never know what unexpected expenses life will send our way. That's why it's important to bolster your savings account to cover at least six months of expenses should an emergency arise.

Make the Credit Union Your 2017 Tax Stop!

Have access to your money within a few days by sending your 2017 tax refund to the Credit Union. By listing your Credit Union account and other important information, your refund can be deposited directly into your savings or checking. Call us today for more details.

If you won't be getting a refund this year, consider these ideas. Help lower your 2017 tax liability by making a Traditional IRA deposit at the Credit Union (consult your tax advisor for limits and benefits). If April 15th is approaching quickly and you need some help getting the funds together to pay Uncle Sam, contact the Credit Union for a signature loan that can be paid back with the convenience of payroll deduction or direct deposit.



Main Branch

800 River Road • Conshohocken, PA 19428
Phone: 610.292.6762 • Fax: 610.292.6737
Monday – Friday 7:00 am to 3:00 pm



Center City Office

801 Market Street • Philadelphia, PA 19107
Phone: 215.854.4460 • Fax: 215.854.2824
Monday – Friday 8:30 am to 4:00 pm



U of P CU

3900 Chestnut Street • Philadelphia, PA 19104
Phone: 215.898.8539 • Fax: 215.573.2163
Monday – Friday 8:30 am to 3:30 pm