



**Eastern
Credit Union**

LEADING THE WAY®

THE STEPS TO SUCCESS

S E R I E S

ISSUE #2

Creating A Nest.

Many are of the misguided belief that saving for a rainy day is a luxury, in fact it is a necessity. Lucky for us, this concept is not reserved for the well-to-do, or “the Joneses”, but it applies to anyone who wants to build a nest egg. It requires an understanding of money and willingness to pay the price for success, which is sacrifice.

REMEMBER, SAVINGS AT THE END OF THE YEAR, CAN:

- BUILD YOUR FINANCIAL CONFIDENCE
- CREATE AN OPPORTUNITY FOR FUTURE FINANCIAL FREEDOM
- INCREASE YOUR CAPACITY TO ACHIEVE YOUR FINANCIAL GOALS
- OFFSET CHRISTMAS EXPENSES
- ATTRACT DIVIDENDS
- GO TOWARD LIQUIDATING SOME LARGER DEBT
- MAKE FUNDS AVAILABLE FOR A VISA APPLICATION
- RENEW INSURANCE, AND SO MUCH MORE!



So Here's A Trick!

A money hack you can try out yourself is setting aside even a minimal amount of **\$100.00** from your monthly income. Save at Eastern Credit Union and see the following benefits:

12 MONTHS	\$1,200
3 YEARS	\$3,600
5 YEARS	\$6,000
10 YEARS	\$12,000

And that's with a mere **\$100.00**, not to mention the compounded interest payments from accumulated dividends. So, imagine how much more you can achieve with a larger investment of say **\$250.00** per month for **5 YEARS** or even **\$500** per month for **5 years**.

TIP!! ANY UNEXPECTED INCOME, SHOULD GO TOWARDS ELIMINATING ANY MAJOR DEBT, AND/OR IMPROVING YOUR NEST EGG.

*You Do
The Math!*

Taking advantage of the opportunities your Credit Union has to offer is also a great idea. Our Loan Sales can help you:

- Consolidate debts; increase your disposable income; increase your savings potential; reduce your expenses; and realize your goals so much quicker.
- Maximizing on our Deposit portfolios helps you to attract greater returns, i.e. Dividend payments which outperform Interest rates at Banks...
- Capitalizing on your Credit Union's Educational programmes.
- Taking part in Eastern Credit Union's Free Legal Advice Clinics, which can help you save on legal consultation fees, which translates into – extra savings!

For further details contact call center at
800-4ECU (4328) of 800-LOAN (5626)
Website: www.ecunewexperience.com



Also, investing in the suite of CUNA products – Family Indemnity Plan, for example is a creative way to ensure that your family is protected in the event of untimely passing.

Remember, success is about ‘Proper Planning and Commitment’. Here at Eastern Credit Union, we are committed to your success, so look out for more of our ‘Steps To Success’, as we partner with you on your journey to financial freedom.

**So until next time, remember the 5 P’s for Success
– ‘Proper Planning Prevents Poor Performance’.**



Together, let's plan for success...

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