



How to Manage Financial Stress

It's normal to feel financial stress throughout the year, but after the season of giving there may be more worry than usual. Financial stress can lead to: lack of sleep, too much or too little talk about money, lack of motivation, overdue bills, and even strained relationships. Here are some tips for how you can ease your mind and build confidence in your financial future.

Identify Stressors

Figure out the source of your financial anxiety. Once you find the root of the problem, you can work toward improving those areas.

Go Back to the Basics

Learning the basics of personal finance can help you understand how to: plan, save, and spend wisely.

Make a Budget

Set and follow a monthly budget to stay on track, and regain your sense



of control. It's important to find and use the best budgeting method that works for you and your saving habits. Finding a budgeting plan that is sustainable is key to sticking to it.

Set Goals

Establishing goals, tracking your progress, and seeing results can help motivate you to keep going.

Build Your Emergency Fund

Preparing for emergencies can provide relief when unforeseen events occur. Having a cushion to fall back on can help ease your mind in unexpected situations.

Use a Budgeting Tool

A free tool within Online Banking, Money Management can be used to view all your accounts in one place, track spending habits, create and follow budgets, and manage your savings goals.

Stay Positive

Alleviate stress by taking time to find the good, take care of yourself, and work toward long-term goals.

Watch our previously recorded webinar, *Managing Financial Stress in the New Year* for more information, at: gcreditunion.org/cu-events.

Current Rates as of January 7, 2021

Certificate Rates¹

6-Mo	Min. \$500	.44%	/.45% ^{APY}
1-Yr	Min. \$500	.64%	/.65% ^{APY}
2-Yr	Min. \$500	.79%	/.80% ^{APY}
3-Yr	Min. \$500	.84%	/.85% ^{APY}
5-Yr	Min. \$500	.99%	/1.00% ^{APY}
1-Yr Jumbo	Min. \$100,000	.69%	/.70% ^{APY}
2-Yr Jumbo	Min. \$100,000	.84%	/.85% ^{APY}

IRA Savings and Certificate Rates¹

IRA Savings	Min. \$5	.10%	/.10% ^{APY}
6-Mo	Min. \$500	.44%	/.45% ^{APY}
1-Yr	Min. \$500	.64%	/.65% ^{APY}
2-Yr	Min. \$500	.79%	/.80% ^{APY}
3-Yr	Min. \$500	.84%	/.85% ^{APY}
5-Yr	Min. \$500	.99%	/1.00% ^{APY}
1-Yr Jumbo	Min. \$100,000	.69%	/.70% ^{APY}
2-Yr Jumbo	Min. \$100,000	.84%	/.85% ^{APY}

Deposit Rates

IRA Money Market²

\$100-4,999.99	.14%	/.15% ^{APY}
\$5,000-24,999.99	.29%	/.30% ^{APY}
\$25,000+	.59%	/.60% ^{APY}

Choice Checking³

Up to \$4,999.99	.05%	/.05% ^{APY}
\$5,000+	.10%	/.10% ^{APY}

Membership eligibility required. APY = Annual Percentage Yield. Rates are subject to change at any time and are accurate as of 1.7.2021. Interest will accrue as of the date funding is received; funding must be received within 30 calendar days of opening the account. Fees may reduce earnings. ¹**Certificates and IRA Certificates:** Early withdrawal penalties may apply. Refer to the Account Disclosures for account information. Contact a Member Service Representative for further information about applicable fees and terms and conditions. ²**IRA Money Market Account:** There is no minimum balance requirement to open this account. To earn dividends, you must maintain a minimum balance of \$100; no interest is paid on balances below \$99.99. Dividend rates are based on the account balance and account tier. The tiers are as follows: Tier 1 daily balance up to \$99.99, Tier 2: \$100.00-\$4,999.99; Tier 3: \$5,000-\$24,999.99; Tier 4: \$25,000 or more. We use the daily balance method to calculate the dividends on your account. Rates earned are based on balances, calculated daily, and compounded to the account quarterly. Subject to Regulation D requirements. ³**Choice Checking:** You must deposit \$25 to open this account. If your average daily balance is below \$500, you will incur a \$10 monthly maintenance fee. To earn dividends, you must have a balance greater than \$0. Dividend rates are based on the account balance and account tier. The tiers are as follows: Tier 1 daily balance of \$0.01-\$4,999.99; Tier 2: \$5,000 or more. We use the daily balance method to calculate the dividends on your account. You will receive the accrued dividends if you close your account before dividends are posted. APY will vary due to the account activity and balance. For all of our rates, visit: gcreditunion.org/deposit-rates or contact us.

66th Annual Meeting: Thursday, March 11th at 4 pm

Our Annual Meeting serves as an important business meeting for the Credit Union. Primary members are invited to hear about: the past year's successes, overall financial performance, and the Strategic Direction for 2021.

This year's Annual Meeting will be held on **Thursday, March 11th at 4 pm**. As the health and safety for all attending is important, our Annual Meeting will be held virtually and

members can attend via phone or computer. Reservations are required; login details will be provided to you upon membership confirmation.

Additionally, primary members who are 16 or older will have the opportunity to cast their ballot for the open Board positions in January; ballots will be sent via mail or email.

Reserve your seat and learn more at: gcreditunion.org/annualmeeting.

Questions about the Annual Meeting?

Call Angela at: 513.243.4328 x264 or email: angela.bachmann@gcreditunion.org.

January's History Corner

1941: Franklin Roosevelt made his "Four Freedoms" speech during his State of Union Address.

1975: "Wheel of Fortune" debuted.

1982: The Freezer Bowl was played. The Bengals beat the Chargers in -59°F to win AFC championship.

2007: Apple Inc. CEO, Steve Jobs, introduced the original iPhone.



General Electric
Credit Union
10485 Reading Road
Cincinnati, OH 45241



The Rise of Mobile Wallets



The global pandemic has caused a rapid shift toward digital payments due to their low-contact nature. Mobile wallets have quickly become a preferred method of payment.

Add your GECU debit and credit card(s) to your preferred mobile wallet for easy and secure payments.

Mobile wallets don't store real card numbers. Instead, they assign

an encrypted code so each card number remains private, never being shared with merchants.

Simply tap and hold your phone to the card reader at checkout, then you're all set!

Learn more about Mobile Wallets, and how to add your cards, at: gcreditunion.org/digital-wallets.