



## Why it's Important to Have a Schedule

When picturing your retirement, you likely don't imagine alarm clocks or daily planners. This may be a time to enjoy hobbies and relax, but many may benefit from having a schedule or routine.

### Why a Schedule is Important

Picture a buoy out on the water. After years of floating in the same spot, it becomes untied and floats off into the ocean. While this newfound freedom opens nearly limitless possibilities, it may also make the buoy feel a bit untethered. Retirement can feel the same way for some.

Instead of going into your day with no plans, establish a morning or evening routine and stick to it. This will help your day feel more structured, reducing stress and establishing a comfort zone. A routine can also aid you in accomplishing goals. Say you take up painting and are working on



a landscape piece. If you tell yourself you have all of retirement to complete it and don't schedule time to work on it, the final brush stroke may not come for a while. But, if you make it a mental note to work on it each afternoon, you'll soon have a masterpiece to display in your home!

### How to Create a Schedule

- Set a morning and evening routine.
- Schedule regular get-togethers with friends and family, such as Sunday night dinners.
- Set aside time to work on projects.

- Find a club or volunteer opportunities and dedicate your time on a weekly basis.
- Pick a time of day or day of the week to tackle household chores.

Retirement is a time to explore your passions and relax after years of hard work. Structuring this time will help you get the most out of it! For more helpful tips on retirement, visit: [learn.gecreditunion.org/blog](https://www.gecreditunion.org/blog).

The Benefits of Having a Schedule in Retirement. <https://www.wsj.com/articles/retirement-schedule-benefits-11618006173>. 4.11.2021

## Current Rates as of May 7, 2021

### Certificate Rates<sup>1</sup>

6-Mo	Min. \$500	.29% / .30% <sup>APY</sup>
1-Yr	Min. \$500	.49% / .50% <sup>APY</sup>
2-Yr	Min. \$500	.59% / .60% <sup>APY</sup>
3-Yr	Min. \$500	.64% / .65% <sup>APY</sup>
5-Yr	Min. \$500	.79% / .80% <sup>APY</sup>
1-Yr Jumbo	Min. \$100,000	.54% / .55% <sup>APY</sup>
2-Yr Jumbo	Min. \$100,000	.64% / .65% <sup>APY</sup>

### IRA Savings and Certificate Rates<sup>1</sup>

IRA Savings	Min. \$5	.10% / .10% <sup>APY</sup>
6-Mo	Min. \$500	.29% / .30% <sup>APY</sup>
1-Yr	Min. \$500	.49% / .50% <sup>APY</sup>
2-Yr	Min. \$500	.59% / .60% <sup>APY</sup>
3-Yr	Min. \$500	.64% / .65% <sup>APY</sup>
5-Yr	Min. \$500	.79% / .80% <sup>APY</sup>
1-Yr Jumbo	Min. \$100,000	.54% / .55% <sup>APY</sup>
2-Yr Jumbo	Min. \$100,000	.64% / .65% <sup>APY</sup>

### IRA Money Market<sup>2</sup>

\$100-4,999.99	.14% / .15% <sup>APY</sup>
\$5,000-24,999.99	.19% / .20% <sup>APY</sup>
\$25,000+	.39% / .40% <sup>APY</sup>

### Amplified Checking<sup>3</sup>

Up to \$1,499.99	.05% / .05% <sup>APY</sup>
\$1,500 - \$49,999.99	.20% / .20% <sup>APY</sup>
\$50,000 - \$249,999.99	.54% / .55% <sup>APY</sup>
\$250,000 - \$999,999.99	.54% / .55% <sup>APY</sup>
\$1,000,000+	.54% / .55% <sup>APY</sup>

**Membership eligibility required.** APY = Annual Percentage Yield. Rates are subject to change at any time and are accurate as of 5.7.2021. 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. **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. **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. **Amplified High-Yield Checking:** If your average daily balance is below \$1,500, you will incur a \$15 monthly maintenance fee. Dividend rates are based on the account balance and account tier. The tiers are as follows: Tier 1 daily balance \$0.01 to \$1,499.99; Tier 2: \$1,500.00 - \$49,999.99; Tier 3: \$50,000 - \$249,999.99; Tier 4: \$250,000 - \$999,999.99 (1-Month Treasury Bill); Tier 5: \$1,000,000 or more (1-Month Treasury Bill). Tiers 4 and 5 are subject to variable-rate pricing and will adjust weekly. Under no circumstance will Tier 4 and Tier 5 rates be less than the stated Tier 3 rate. We will update this rate weekly on Tuesday to reflect the previous Friday's 1-Month Treasury Bill rate. If the preceding Friday, Monday, or Tuesday are an observed holiday, the rates will be updated the following Wednesday. The 1-Month Treasury Bill rate can be found from the U.S. Department of Treasury site under the "Daily Treasury Yield Curve Rate" drop down option. We use the daily balance method to calculate the dividend on your account. Dividends begin to accrue no later than the business day we receive the deposit to your account. You will receive the accrued dividends if you close your account before dividends are posted. Annual Percentage Yield will vary due to account activity and balance. Fees may reduce earnings. GECU will rebate Amplified account holders up to 10 out-of-network (foreign) ATM fees per month per membership when you use your GECU debit card to make: a deposit, withdrawal, transfer, or balance inquiry. Fees are rebated at the end of the month. For complete details, visit: [gecreditunion.org/checking](https://www.gecreditunion.org/checking). View all rates at: [gecreditunion.org/deposit-rates](https://www.gecreditunion.org/deposit-rates) or contact us.

# Building a Plan to Keep Your Financial Goals on Track

Having a financial plan builds confidence and keeps your financial goals on track. That's why GECU offers you the experience and resources you need, combined with strategies and solutions to fit your goals through our trusted partner, CUSO Financial Services, LP. (CFS\*). So, why choose *Investment Services at GECU*?

## Committed to your best interests

Our financial advisors adhere to a high standards of ethics, security, and transparency.

## Tailored to your needs.

Our advisors take the time to learn what you need and work with you to craft flexible solutions.

## Seamless delivery

Our advisors have the knowledge, experience, and technology to consistently deliver plans developed to help meet your individual goals.

## Proactive support

We work to help you move forward, offering new ideas and potential opportunities along the way.

## View your accounts at any time

Wherever you are, you'll have convenient access to view your investment accounts within Online Banking and the mobile app.



To learn more or contact our CFS advisors, please visit: [gecreditunion.org/investments](https://gecreditunion.org/investments).

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a Registered Broker-dealer (Member FINRA/SIPC) and SEC-registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. General Electric Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



## What to Do When a Loved One Passes

Coping with the loss of a loved one is difficult. While you deal with the emotions a loss brings, you may have trouble remembering all the legal and personal tasks you'll need to handle. From closing a bank account to planning a funeral, there are many things to consider immediately, as well as the days and weeks after their passing.

We're here to help! Reach out to our Specialized Account Group should you or your loved ones need help.

They can assist with getting your affairs in order and help you through the process of settling accounts for loved ones who have passed. The Specialized Account Group can be reached at: **513.577.8419 | 800.542.7093 x377** or by email at: **SpecializedAccounts@gecreditunion.org**.

To learn more regarding what to do when a loved one passes, please watch our latest webinar, at: [gecreditunion.org/cu-events](https://gecreditunion.org/cu-events).

## May's History Corner

- 1840:** The world's first adhesive postage stamp was used.
- 1904:** Cy Young pitched the first perfect game in modern baseball.
- 1931:** The Empire State Building opened in New York City.
- 2011:** The space shuttle, Endeavour, launched its final mission in space.