



Fieldstone Times

Many Paths ... One Destination

September, 2018

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Do You Worry About Your Kid's Safety?

School has already started. If you drive your kids to school, you want to make sure they get there and back safely.



Don't take a chance on your current car leaving you stranded when the cold weather starts. Avoid putting you and your precious passengers at risk by relying outdated safety features when newer vehicles are much better at protecting your children.

Apply for a car loan at fieldstonecu.com, call (815) 929-1870 option 2, or stop in with your most recent pay stub. Apply today!

Upcoming Holiday Closings



Monday, October 8 - [Columbus Day](#)
Thursday, November 22 - [Thanksgiving](#)
Monday, December 24 (Lobby open 8-12; Drive open 7:30-12)
Tuesday, December 25 - [Christmas](#)
Monday, December 31 (Lobby open 8-12; Drive open 7:30-12)
Tuesday, January 1 - [New Year's Day](#)

3 Simple Things Anyone Can Do To Stay Out of Debt

With a swipe here and a swipe there, it can be easy to live your life on plastic and pile up debt. You're not alone: U.S. households carried credit card balances that totaled \$815 billion in debt in the first quarter of 2018, according to the Federal Reserve Bank of New York.

Sticking to a budget, spending wisely and focusing on your financial goals can help you use your money for the things that are most important to you - without taking on the burden of credit card debt. Here are three strategies to help you avoid the debt trap.

Set a budget to know your limit

Staying out of debt starts with knowing how much you can (and can't) spend. A realistic budget is the foundation.

Take into account everything you spend money on, such as movie tickets, loan payments and groceries.

"Think of your budget as a rulebook to follow," says Lacey Langford, a financial coach based in Summerfield, North Carolina. "You can't make a game plan or stay on track if you don't understand how much money you have going in and coming out. Once you have that, you have a good gauge for making financial decisions."

An easy option is the 50/30/20 budget:

- 50% of your income goes to necessities, such as housing.
- 30% can be used for wants, like eating out at restaurants.
- 20% goes to pay debt and save money.

Be sure to also consider expenses that don't occur monthly, like annual membership fees or car maintenance, which could derail a carefully planned budget, Langford says.

Spend strategically (and frugally)

When managing your budget and disposable income, spend where your priorities and goals are and cut costs elsewhere to avoid debt. This approach can also free up more cash for your goals, such as saving to buy a home or retire early.

You may end up making changes to your budget to help align spending with your goals, such as:

- Buying a used car instead of a new one.
- Packing lunch or making dinner instead of eating out.
- Making purchases on sites like Craigslist and Facebook marketplaces, including several Facebook buy/sell/trade sites specifically for the Kankakee area.

"Make your principles the priority, then spend accordingly," says Brandy Baxter, a Dallas area financial coach. "For me, family is very important, so I'll spend more on things for my family and less on other material possessions."

You can also trim expenses by shopping smarter. Small savings from using things like coupons and price comparison apps before making a purchase can add up.

Save money to prepare for the worst

It's inevitable: A hospital stay will leave you with bills that you didn't plan for, or your car will break down. Unexpected expenses can clobber even the most carefully planned budget, but an emergency fund can help you weather the storm.

"Having money to help you pivot when something happens will help you avoid going into debt," Langford says. "You need a surplus of cash to buffer your budget for when things happen."

Start small. Examine your budget to find \$50 or \$100 you can put aside each month for an emergency fund. Once you've saved enough to cover a few months of expenses, see if you can keep it going. Set up automatic transfers into a designated emergency savings account, so you can build up a reserve without having to think about it.

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Spotlight on the Staff: Nicole Jensen



We are going to spotlight our employees for the next few months so you can get to know us a little better. This month we will be talking to Nicole Jensen. Most of our members know her as one of our friendly loan representatives. Over the 3 years Nicole has been here, she has become Fieldstone's sticker expert. Thanks to Nicole, your kids get to walk out with a super awesome sticker that will ultimately become a permanent fixture in your home.

- Not everyone can look out their office window and say they have something interesting to see. Nicole is fortunate enough to have Deb Corum sitting directly across from her. Nicole says Deb is the most interesting because she just loves Deb. "She was the first one to take me under her wing and train me when I started at the credit union 3 years ago, and she made me feel like we had been friends forever." Nicole stated that not only do they share funny banter back and forth, they also have fun together, and took a road trip to see Barry Manilow in concert. "Her laugh is infectious, she is my favorite credit union person and my most interesting."
- If she were to be stranded on a desert island, she would not choose to spend her time with a volleyball named Wilson. "Besides the obvious answer of my husband, I would say my friend Kelly because we would find all kinds of shenanigans to amuse ourselves while stranded." Nicole goes on to say that between the two of them, they would have all the knowledge they would need to get off the island, after they were done having fun of course.
- Nicole has a short list of pet peeves, but if you want to stay on her good side you should be mindful of two specific aspects of life. First make sure you are on time for everything, and second always clean up after yourself.
- Most people would classify themselves as either a messy or clean person. If you ask Nicole, she would tell you, "I am a neat freak. However, my family is not, so I am fighting a losing battle."
- Nicole and her family have a household motto that we could all live by, which is, "Treat others how you would like to be treated."
- First jobs are always memorable, whether it is because of a good or bad experience. Nicole's experience would be classified as one of those good times. "I was 16 years old and had to beg my parents to let me work on the weekends at The Skating Place in Bradley, IL. I was hired to sell tickets and work in the concession stand, and eventually moved on to being a skate guard and DJ. In the summer I also supervised at the water slides they had there. I started at \$3.35/hr., which was minimum wage back then. Gas was under a dollar a gallon; life was great."

Fraud Prevention in the Lobby

There are several ways in which you can help to prevent fraud, while you are here in the Fieldstone Credit Union lobby.



Even if it appears that a Member Service Representative (teller) is ready to wait on you, they might still have confidential paperwork on the counter. Please **wait until someone calls you over** before going to them. After all, if they had your paperwork out with your name, account number, and financial information, would you want someone to walk up and see your private information?



When doing a transaction, to **avoid saying your account number out loud** and possibly being overheard by someone else, stop by the check signing stand and pick up a deposit/withdrawal slip. You can write your information on that, so you will not have to say it out loud.



You might be shocked at how often we see receipts outside that people tear once or twice and toss on the ground, or toss into the garbage in our lobby. Although your full account number no longer shows up on the receipt, your name does, as well as the last four digits of your account number and the balance for the share type or loan involved in your transaction. Don't take a chance on someone walking past and picking it up. We suggest you keep all receipts at home until your statement arrives, and then shred the receipts if all your transactions are on the statement. If you do not want to do this, you can always ask us before you leave if we would shred the receipt for you. But whatever you do, **don't throw it away!**

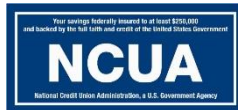
Departmental Phone Extensions & Tips



If you do not need to speak to a specific person, you will often have better luck dialing a departmental extension (since multiple phones will ring) rather than trying to reach multiple people one extension at a time. At the voice mail greeting, dial...

- 2 - loans and credit cards
- 5 - member service staff

If you need to talk to a specific person but do not know their extension, dial 6 for a list of individual extensions, or dial "#" and follow the prompts to enter the person's last name.



Fieldstone Credit Union deposits are federally insured up to at least \$250,000 by the NCUA, a U.S. government agency.

Waive transaction history printout fee

For a limited time, we will waive the transaction history printout fee for five pages (from past statements or for the current month), which is normally \$1 per page.

Coupon must be presented at the time of request. Only one coupon per account number.

Offer expires 10/24/2018.

