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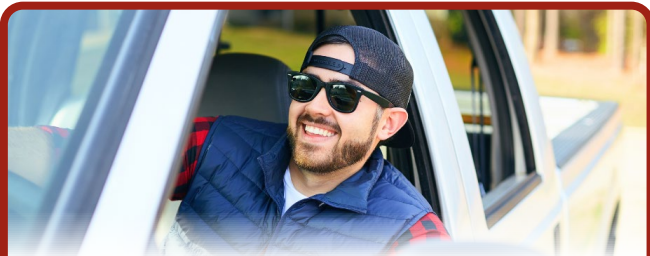
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HOW TO CRUSH YOUR 2023 FITNESS GOALS ON A BUDGET

Feeling motivated to crush those new fitness goals but worried about breaking the bank? We've got you covered! Getting in shape doesn't have to cost you anything at all. Did you know that there are a bunch of free resources out there on Pinterest, YouTube, and Instagram? Look for exercises that require no weights. Believe it or not, bodyweight exercises are still extremely effective. Yoga is a great way to get your body moving. It can help improve flexibility and balance while simultaneously boosting your mood. As the weather gets warmer, get outside and move! Find biking, hiking, and walking trails in your area.



TURN UP THE HEAT AND CRUISE

Apply for an auto loan this winter for better rates and lower payments. Let's get you in that heated driver's seat!

Apply today at poecu.org/auto



GET REWARDED FOR BEING LOYAL

- Receive a **0.50% loan discount** if you have a checking account with POECU that has been open/active for 90 days and have had a minimum of four transactions per month for the past three months
- Receive a **0.50% loan discount** if you have a POECU Visa that has been open/active for 90 days and have had a minimum of two transactions per month for the past three months

Visit: poecu.org/loanloyalty

Maximum loyalty discount is 1.00% off the qualifying rate. This loyalty discount does not apply to Visa, Share/CD pledged loans, or Mortgages. If members do not qualify for the Loan Loyalty Discount at the time the loan is booked, they must submit a written/email request for the Loan Loyalty Discount after meeting the open/active period and/or the transaction criteria. Member's request for the loan loyalty discount should be email to memberservices@poecu.org.



DON'T GET BOGGED DOWN BY DEBT

LIVE YOUR DREAMS

Make your debt more manageable with a debt consolidation loan from POECU. Enjoy competitive interest rates, a flexible repayment plan, and loyalty discounts.

[Apply today at poecu.org/personal](https://poecu.org/personal)

LEVEL UP YOUR SAVINGS!

Open a certificate of deposit (CD) with POECU and earn higher annual percentage yields (APY) on 6, 12, or 24-month terms.

Minimum deposit of \$1,000 to open a CD.

- Earn 1.75% APY* on a 6-month CD
- Earn 2.00% APY* on a 12-month CD
- Earn 3.00% APY* on a 24-month CD

*Rates are subject to change without notice. Dividends are paid monthly. Cannot early redeem a POECU CD to purchase a new CD at a higher rate.

FOLLOW YOUR HEART TO SAVINGS

When you sign up for Love My Credit Union Rewards, you'll get discounts on TurboTax and H&R Block. New clients get \$25 off H&R Block in-office tax prep services. Returning members receive a free tax identity shield valued at \$35. Sign up today and get what you want out of your rewards!

BUYING YOUR FIRST CAR TIP



Get pre-approved for an auto loan. Getting pre-approved helps you set a budget and stick to it. You'll be able to determine what you can afford beforehand rather than at the dealership, where they can push you to spend more. You may even get a better interest rate than you would through the dealer!



TIME TO GO IN A NEW DIRECTION

Switch on your turn signal because it's time to go in a new direction! Get lower rates on your auto payments when you refinance your auto loan with POECU. Check out our rates today!

[Check out our rates: poecu.org/auto](https://poecu.org/auto)

MAKE THE SWITCH & SAVE!



Start yourself on a new financial journey with a Visa Balance Transfer. Receive a low introductory interest rate of 3.90% APR* for the first 90 days and no hidden fees. Transfer your balance today and start your journey to savings!

[*Learn more poecu.org/visa](https://poecu.org/visa)



REMOTE DEPOSIT CAPTURE

Start depositing your checks from anywhere with remote deposit capture. Download our mobile app today.

HOLIDAYS

Martin Luther King Jr. Day
Monday, January 16

Presidents Day
Monday, February 20

Mardi Gras
Tuesday, February 21
(back-office processing to be completed)

MAKE YOUR DREAMS A REALITY

To apply, visit: poecu.org/mortgage

Make your homeownership dreams a reality with a mortgage from POECU. Our mortgages feature low interest rates and the terms you want. Visit us before you house hunt. We can help you make your dreams come true!