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A MESSAGE FROM OUR CEO

Summer is around the corner, and there is so much to look forward to! Graduations, vacations, and summertime activities are all coming down the pipe, and it's that time of year when everyone just feels better.

As always, we are committed to serving our community 24/7, 365 days a year. Whatever your big plans are for the season and in life, we have a solution to help you pull them off. Sending a kid off to college? We can help with that. Planning a family vacation? We can help with that too. We can even help you score the boat you've been eyeing so you can enjoy summer to the fullest.

You deserve to enjoy these things and feel financially confident in doing so. Our promise is to always support you and your unique needs, no matter the season. Here's to making a splash and enjoying some summer fun!

PLAN YOUR PERFECT BOAT DAY!

Step 1 – Safety First – All successful boating adventures begin with a focus on safety. Make sure you're bringing life jackets, a working fire extinguisher, a fully stocked first aid kit, functional flares, digital distress signals, and a working sound signal.

Step 2 – Plan Your Trip – Having a set plan before hitting the water is crucial. Pick your destination, check the weather forecast, chart your course, provision your boat, and most importantly, tell someone where you're going.

Step 3 – Have a Float Plan – A float plan consists of an hourly schedule of your boat excursion. The schedule will include the boat type, electronics, safety equipment, crew, destination list, and passenger information.

Step 4 – Bring Your Necessities – Besides your safety equipment, make sure you're bringing sunscreen, comfortable clothing/shoes, a dry bag for important things, your IDs and documents, drinks and snacks, phone chargers, and more.



SHARE CERTIFICATES

LIVE YOUR DREAMS

Don't leave your money unprotected. Open a share certificate with POECU and earn higher annual percentage yields on 6, 12, or 24-month terms!

- **6 months | 1.75% APR* | 1.76% APY****
- **12 months | 2.00% APR* | 2.02% APY****
- **24 months | 3.00% APR* | 3.04% APY****


*Learn more: poecu.org/certificateofdeposit



SCHOLARSHIP OPPORTUNITY

The Guy L. Comes Scholarship of \$1,000.00, presented by POECU, is now accepting applications for 2023! Applicants must be graduating high school seniors, they must have a GPA of 2.5 or higher, they must have a minimum score of 17 on the ACT, they must provide a transcript and two letters of recommendation along with the completed application, and they must have an open account with POECU.

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



HOW TO FINANCIALLY PREPARE FOR COLLEGE

Create a Budget – Creating a realistic budget is the best way to set yourself up for financial success in college. Start by making a list of daily, monthly, and yearly expenses and map out their costs. From there, you will have a solid idea of how much you will spend overall.

Earn Some Extra Cash – Bringing in a little extra money before your first day of class gives you an advantage for your financial future. Whether you work a summer job or start a side hustle, any additional income can help you feel secure and prepared for the next season of your life.

Build Your Credit – Your credit score will stick with you throughout your life, so it's smart to start building it early. Going into college with a good credit score will open plenty of opportunities for you. You can start building your credit by opening a secured credit card. Owning a secured credit card is like putting training wheels on a regular credit card, so there is less room for error.

AFFORDABLE MOTHER'S DAY GIFTS

- Milk Frother** – If your mom's an at-home coffee connoisseur, a milk frother would be a convenient tool to have around the house. Plus, it's only \$15.95 at select stores.
- Keepsake Photo Book** – If your mom's the sentimental type, turning some of her favorite memories into a meaningful keepsake is a great option. All for under \$25.00, might we add.
- Reading Subscription** – If your mom's a total bookworm, a reading subscription would totally pique her interest. A Scribd membership is only \$11.99/month.
- Sunflower Garden Grow Kit** – If your mom would rather bask in sunflowers than on the couch, this DIY sunflower kit will have her beaming. Plus, it's only \$12.00 at select stores.
- Scalp Massager** – This is an easy one – since your mom IS a mom, she's guaranteed to be stressed out from time to time. This small brush delivers an everyday dose of soothing relaxation, and it's only \$5.00.

MOBILE APP

Enjoy on-the-go banking with our mobile app! Take advantage of our online bill pay, remote deposit capture, e-Statements, and so much more.

Download on the App Store

ANDROID APP ON Google Play

HOLIDAYS

Memorial Day
Monday, May 29

Juneteenth
Monday, June 19

DO IRAS PROVIDE TAX SAVINGS?

It's never too early or late to save for retirement, but what's your financial plan? Between IRAs, 401(k)s, and investment accounts, you have options for a comfortable retirement.

- Traditional IRA** – Contributions are usually tax-deductible, and their growth can be tax-deferred. You will be taxed on your money when you take it out in retirement
- Rollover IRA** – If you have old 401(k)s, roll them over into an IRA. It's easier to manage your retirement funds, and it still offers tax-deferred growth
- Roth IRA** – While contributions aren't tax-deductible, a Roth IRA can provide tax-free income and earnings once you retire

NOT A MEMBER? JOIN TODAY!

It's never too late to join! To see if you're eligible, visit our website. To apply, visit any of our three branches to fill out a membership application or complete an application online!

[Learn more: poecu.org/become-a-member](https://poecu.org/become-a-member)