



April is National Financial Literacy Month in the U.S.!

Establishing good financial habits and leveraging the financial wellness resources available to you through Educators Choice can help you build your skills and confidence.

Our priority is helping our members live their best financial lives. Here are some basic financial tips that you can put to use throughout the entire year:

- **Set goals**...big and small! People who set goals are 10x more likely to succeed.
- **Picture the outcome.** Keep your focus on the feeling you will have when you reach your goal rather than the day-to-day act of saving.
- **Recruit an accountability partner.** Just knowing that a family member or friend is pulling for you (and checking on you) may just provide the extra motivation you need to reach that goal.
- **Don't dwell on the "B" word.** Creating a budget can be daunting. Try making one or two little changes at a time: Cook more meals at home or take your lunch to work
- **Set up automatic payroll deductions** to help with savings and don't include that money in your discretionary spending budget!
- **Pay attention to fees.** Time for a change? FEA members receive special benefits only available through Educators Choice including:
 - **\$100 cash reward* when opening a fee-free** checking account with direct deposit.**

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*Offer valid for new memberships and new Smart Checking Account. No minimum balance required to open or maintain Smart Checking account in order to receive the \$100 reward. Your Smart Checking will earn 0.01% Annual Percentage Yield and is subject to change. Direct deposit or ACH must be made within 90 days from the date checking account was opened. Payment of cash award is within 7 business days following the direct deposit or ACH. Not to be combined with any other offer. Deposit of \$100 may qualify as taxable income and a 1099INT form will be issued reporting the value of this offer. Consult your tax advisor with any questions.

**Please note that should you overdraw your account, there is a fee for insufficient funds that are both Paid Non-sufficient Funds (NSF) and/or Check/ACH debit return unpaid items. See Fee Schedule at suncoastcreditunion.com for details. Free ATM access is through the CO-OP ATM network.