



CECIL COUNTY
CREDIT UNION

Money Line

Members Are Our First Priority • Spring 2022

PICK YOUR DESTINATION

With a Vacation Loan from CCCU

Start planning now and have the funds ready for the ultimate vacation you've been waiting for!

Pick a destination with a **Vacation Loan** from Cecil County Credit Union. Take advantage of rates as low as **7.49% APR***, and know you'll have a set monthly payment.

Apply now online at ccsefcu.org, give us a call at **(410) 398-6921** or stop in.

VACATION
LOAN
rates as low as

7.49%
APR*

*Limited time offer and subject to membership eligibility. Loan is subject to credit approval. APR is Annual Percentage Rate and can vary based on creditworthiness and terms of the loan. Rate is subject to change. See Credit Union for details.



FREE MEANS FREE

Lots of financial institutions claim to offer free checking. We actually deliver on that promise.

Open a **Checking** account at Cecil County Credit Union and get all the basics found in free checking including:

- No minimum balance required
- Debit Card
- No monthly maintenance fee
- Unlimited check writing
- Mobile Deposit
- Free Mobile App

With Online and Mobile Banking, Overdraft Protection**, and Direct Deposit, you can bank from home or on the go! Sign up for eStatements and have digital versions of your statements and monthly account activity you can save to your computer.

Call us at **(410) 398-6921** or stop in and open your **FREE CCCU Checking** account today.

*A \$300 minimum share balance required for free overdraft protection.

**Members will only be able to view statements from the month AFTER they sign up.



Beyond Estate Planning, How to Leave Your Greatest Legacy

FREE event for CCSEFCU members and their guests!

Wednesday, April 13, 2022, 6:00 – 8:00 PM
Elkton Station, Cecil College, Room 210
107 Railroad Ave., Elkton, MD 21921

Program:

What would happen to your loved ones if something should happen to you? Would they have a process to follow or would their world be engulfed in chaos? This seminar takes you beyond estate documents, discussing how you can convert chaos to clarity and closure. Legacy Planning follows a logical progression, and each participant will be given a workbook for planning purposes.

Speaker **Rick Fletcher** of **The Kelly Group** will help guide you through the **Family Love Letter**. With thought-provoking stories of families in crisis, we help illustrate its many benefits. We discuss:

- Writing a Family Mission Statement
 - Organizing your most crucial documents
 - Using your Ethical Will to reaffirm your life's meaning
 - How funeral pre-planning can help maintain harmony
- Limited seating available for this exclusive invitation-only event.

RSVP to info@kellyria.com

Attendance to this event is for informational purposes only and does not obligate you in any manner.



Soak Up the Sun with Skip-a-Pay

Cruise into the spring without finances weighing you down with our **Skip-a-Pay Program**.

Take advantage of those longer summer days to invest in a much-needed home project or spend time on a favorite hobby. Thanks to **Skip-a-Pay**, you can focus on the moment.

The **Skip-a-Pay Program** frees up the money normally put into your monthly Credit Union loan payment so you can use it somewhere else. You can choose to skip either your July 2022 or August 2022 payment on each loan you have with us. Approval is easy, as long as you are current on your loans and not overdrawn on your checking or savings account. A \$25 processing fee per loan is required, and only two bi-weekly payments may be skipped for any given month.

Stop in to skip a loan today.

THE KELLY GROUP

By Charles R. Wolpoff, CFP®, JD, LL.M, AIF®, ChFEBC™

The Secret to Successful Investing is No Secret

What is the key to successful investing? Some would have you believe that there is a magical formula, complex and subtle, accessible to only a fortunate few, the property of an exclusive fraternity or ancient cult. But if you read and listen to many of the most successful investors and wisest market observers, you will find the reality is exactly the opposite. They want you to know what is in fact a very open “secret”.

In fact, I find remarkable the openness and candor of some of the highest profile investment sages. They are not concerned that by revealing their investment philosophy, their success could be undermined by a public who now “gets it”. In fact, I believe one of the distinguishing characteristics of a successful investor is this very willingness to share their thought process.

Take, for example, Warren Buffett, who many believe is one of the great investors of all time. In his latest shareholder letter, he wrote that he and his long-time business partner, Charlie Munger “are not stock pickers; we are business-pickers.” What’s the difference? While stocks are often quite volatile in the short term, the daily gyrations of a particular stock do not necessarily reflect changes to the business it represents. Thus, the investor must focus on the progress of that business, rather than the fickle and often random daily performance of the stock price. According to Buffett, “We own stocks based upon our expectations about their long-term business performance and not because we view them as vehicles for timely market moves.”

So how does this lead us to the “secret”? What does all this mean for the average investor? It tells us that we must stay calm when cable news and newspapers are blaring scary headlines on a daily basis, **because investing is for the long term.**

Listen to another investment expert, Dr. Daniel Crosby, a foremost specialist in investor behavior and bestselling author. In his book, “The Laws of Wealth”, he cites a survey by Fidelity of their most successful account holders. Dr. Crosby writes: “When they contacted the owners of the best performing accounts, the common thread tended to be that they had forgotten about the account altogether.” To Dr. Crosby, “[O]ne of the primary lessons to be learned is to do less than we think we should.” Thus, “You control what matters most—your own behavior.”

So the secret to investment success can be found in your mirror: It’s you and your behavior. To be a successful investor, you must look at the long term, not react to daily headlines, and stick with your investment plan.

How can you control your behavior as an investor even in the face of highly charged headlines? One option is to work with a trusted financial advisor. In fact, we at The Kelly Group feel some of the greatest value we provide to clients is in helping them keep their emotions in check and avoid making potentially irrevocable investment mistakes. To quote from yet one more wise and veteran investment observer, Nick Murray: “You hire an advisor not to manage money but to manage you.”

For information about The Kelly Group’s financial services, please call us at **(410) 893-0560**, or visit our website at kellyria.com. For a complimentary copy of Dr. Crosby’s “The Laws of Wealth”, customized to commemorate The Kelly Group’s 25th anniversary, email us at info@kellyria.com (available while supplies last). And we invite you to email us for a recording of The Kelly Group’s recent webinar with Dr. Crosby.

The Kelly Group is a trade name of Kelly Financial Group, LLC, a registered investment adviser. SEC registration does not constitute an endorsement of the firm by the Commission, nor does it indicate that the adviser has a particular level of skill or ability. For more information about our services, please see our Brochure and Relationship Summary, available on the SEC’s website at www.adviserinfo.sec.gov, and on The Kelly Group’s website at www.kellyria.com. Diversification and asset allocation strategies do not assure profit or protect against loss. Past performance is no guarantee of future results. Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. The Kelly Group does not provide tax or legal advice.

Put Some Spring Into Your Wallet

Savings are in the air with a Cecil County Credit Union **Visa® Credit Card**. With rates as low as **8.99% APR***, a CCCU Visa® Credit Card refreshes your finances.

Other features include:

- **25-day grace period**
- **No transaction fee**
- **No annual fees for purchases**
- **Score Card bonus points**

Bring on the savings this spring!
Call **(410) 398-6921** or come visit us to apply today.

Visa®
Credit Card
rates as low as **8.99%** APR*

*The rates stated above available on approved credit. Rates may be different as determined by the individual creditworthiness of each applicant. Not all applicants will qualify for the lowest rate.



Go Places with Mobile Banking

Get back out in the world and bring your CCCU account with you. With **Mobile Banking**, you can take your accounts along for the ride.

If you are signed up for **Home Banking**, you already have access to check your balances, pay bills, transfer money, and deposit checks through **Mobile Banking**. It’s fast and secure, so you are free to access your accounts anytime, anywhere.

- **View accounts and loan balances**
- **View check images**
- **Transfer funds within your account**
- **Transfer funds between authorized accounts**
- **Make loan payments**
- **See pending transactions**
- **Deposit checks**
- **View and schedule bill payments for only \$5 a month**

Bring CCCU with you wherever you go! Use the QR code provided here to download the app on your smartphone right away.

Call **(410) 398-6921** or email info@ccsefcu.org for assistance.



Cecil County Credit Union – Established 1953

203 Booth Street • Elkton, MD 21921
(410) 398-6921 • Fax: (410) 398-0032

Business Hours:
Monday - Friday: 8:00 a.m. - 4:30 p.m.

Online
www.ccsefcu.org



Federally
Insured by
NCUA

Office Closings

Please note that the Credit Union will be closed in observance of the following holidays:

Spring Break **Independence Day**
April 15 & 18, 2022 July 4, 2022

Memorial Day **Labor Day**
May 30, 2022 September 5, 2022

Juneteenth
June 20, 2022

The Credit Union is looking for volunteers to serve on our Supervisory Committee. For more information, email info@ccsefcu.org.

SKIP-A-LOAN REQUEST



Detach here and return to CCSEFCU

Name _____

Account Number _____

Loan Account #1 _____

Loan Account #2 _____

Loan Account #3 _____

Month to Skip (Circle One) July 2022 August 2022

Interest will continue to accrue on unpaid balance(s). Skipping payment(s) will extend the term of the loan.

____ Enclosed is my check/money order for the \$25.00 fee per loan

____ Please debit my primary Savings Account for the \$25.00 fee per loan

____ Please debit my Checking Account for the \$25.00 fee per loan

Borrower
Signature _____ Date _____

Co-Borrower
Signature _____ Date _____

By signing above, I desire that the above noted payment(s) be skipped and I authorize the Credit Union to advance the due date on the loan(s) specified by one month. Please note that this offer excludes credit card loans, delinquent loans, Home Equity Loans, or loans that have an extension agreement within the last 3 months. I authorize the Credit Union to deduct the fee per loan from my Checking or Savings Account unless I enclose another form of payment. I understand that if I don't pay by cash or check, and I do not have the funds available in my Savings or Checking Account on the day the form is received by the Credit Union, this form will be returned to me and my payment(s) will be due as normal. I understand that interest will continue to accrue on the loan(s). I understand by skipping a payment, the maturity or final payment date as disclosed on my note, truth in lending disclosure, and/or security agreement will be extended beyond the date originally disclosed. I understand that anyone who is a cosigner or joint borrower on the loan(s) must also sign this form before the payment(s) can be skipped.