



CECIL COUNTY  
CREDIT UNION

# Money Line

Members Are Our First Priority • Fall 2022

## Fall Into a Better Rate

With an Auto Refinance from CCCU

Auto Refinance  
rates as low as

# 2.99% APR\*

Loving your vehicle, but not your payment?

When you finance your auto at the dealer or through another financial institution, you run the risk of paying too much. With refinance rates as low as **2.99% APR\*** we're confident we can get you a better rate and lower your monthly payments.

Our online application makes refinancing your car fast and easy. Get started today and save money each month!

\*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.



## Have You Downloaded Our Mobile App?

We get it - you're busy! The last thing you have time for on your to-do list is heading to the Credit Union. Download our Mobile App and put the power of the branch in your pocket. It's never been easier to keep an eye on your finances. Mobile Banking is free\*, easy, and safe. Look at the benefits our members have:

- 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

Get out your mobile devices and use the QR code to download the app.

\*Must have signed up for Home Banking to use Mobile Banking.



## HEAD INTO THE HOLIDAYS WITH SKIP-A-PAY

Be ready for the sales this season. Our **Skip-a-Pay Program** lets members with loans in good standing skip their December 2022 or January 2023 loan payments. To qualify, all of your loans must be current and your savings and/or checking accounts cannot be overdrawn. A \$25 processing fee per loan is required, and only two bi-weekly payments may be skipped for any given month.

Fill the stockings full this year! Call us at **(410) 398-6921** or stop by and apply today.



# THE KELLY GROUP

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

## Why Preparing Works Better Than Predicting

Investment manager and writer Howard Marks has written “You can’t predict. You can prepare.”

That’s a phrase we should all keep in mind when we catch ourselves worried about whether a recession is coming, wondering if inflation is going to get any worse, or frightened that the stock market might drop even further.

To be sure, there are plenty of television talking heads who make a living forecasting. But understand: they are paid based on their ratings, not the accuracy of their prognostications. Meanwhile, the rest of us are left to wonder and worry what might be lurking just around the corner. That is, if we let our minds drift in that direction.

Trying to guess the future, especially in the short term, can be a fruitless and distracting enterprise. Rather than trying to foresee the unforeseeable, it is more constructive, as Howard Marks advises, to prepare for whatever may reasonably come our way.

Now, it is true that we can get a sense of certain long-term trends by reviewing history and projecting forward. For example, Warren Buffett’s advice to shareholders to “Never bet against America” has generally worked well...over the long term. But it is unwise to base important decisions on what this country’s economy will be doing in the next few months.

While we can’t know the face of the future, we can prepare for the various contingences that the future may hold in store for us—both for good and bad. That’s where effective financial planning comes into play. It helps you create a road map to your financial goals, while building in protections from the various risks that could otherwise threaten your and your family’s financial wellbeing, such as a market correction, a job loss, or health issues. A solid financial plan also helps you take advantage of potential opportunities, such as the growth and income that investing in vibrant financial markets has historically provided.

Of course, no degree of planning—or predicting—can identify the new hot tech stock or fully inoculate us from the effects of major events that come out of the blue, such as a global pandemic. But the better we plan, the more likely our financial decision-making process will be rational and emotionally grounded, rather than based on fear—whether it is fear of missing out, or fear of the unknown.

We also need to remind ourselves the successful investor is a long-term investor who does not allow daily headlines or short-term forecasts distract from their long-term financial plan. With proper planning, foresight, discipline, and patience, long term goals can be achieved regardless of intervening world events—whether predictable or not.

For 25 years The Kelly Group has provided financial planning and investment guidance to members of our community. For more information about our services, please contact us at **410-893-0560**, or check out our website at **kellyria.com**.

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## Warm Up To a Great Rate

The weather is getting colder and leaves are changing, but you could still be seeing green in your wallet with a credit card from Cecil County Credit Union. We offer fantastic rates as low as **8.99% APR\***. What’s more, our Visa® has the following features:

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

**Visa® Credit Card**  
rates as low as

**8.99%**  
APR\*

Grab a hot beverage, put on your favorite sweater and apply online or call **(410) 398-6921** today!

\*APR is Annual Percentage Rate. The rates stated above are 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.

## CCSEFCU's Annual \$1,000 Scholarship Program Winner

We are proud to announce Cecil County Credit Union’s 2022 Essay Competition Scholarship Winner is **Emmersen Peel** from The Tome School. Emmersen will be attending Marywood University in Scranton, Pennsylvania this fall to study Speech and Language Pathology. She will also be playing basketball for the University. Congratulations Emmersen!



### 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](http://www.ccsefcu.org)



Federally Insured by NCUA

### Office Closings

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

<b>Veterans Day</b> Nov. 11, 2022	<b>Shortened Hours</b> Dec. 27-30, 2022 9:00 a.m. - 3:00 p.m.
<b>Thanksgiving</b> Nov. 24-25, 2022	<b>New Year’s Day</b> Jan. 2, 2023
<b>Winter Break</b> Dec. 26, 2022	<b>Martin Luther King, Jr. Day</b> Jan. 16, 2023

The Credit Union is looking for volunteers to serve on our Supervisory Committee. For more information, email [info@ccsefcu.org](mailto: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 \_\_\_\_\_

Borrower  
Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower  
Signature \_\_\_\_\_ Date \_\_\_\_\_

Month to Skip (Circle One)      December 2022      January 2023  
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

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.