



CECIL COUNTY
CREDIT UNION

Money Line

Members Are Our First Priority • Winter 2023

PUT SOME CASH BACK IN YOUR POCKET

The holiday was great, but perhaps you went a little overboard, and now the bills are rolling in. Start paying down your debt today with our **Consolidation Loan**.

When it comes to high-rate credit cards, paying just the minimum generally pays off the interest, but not the actual amount due. With rates as low as **9.99% APR*** for up to 36 months, this **Consolidation Loan** puts all your debt in one place, making it easier to work wonders on your post holiday budget.

Apply today! Visit us online, come in, or call **(410) 398-6921**.

*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.



AVOID THE WINTER BLUES



Winter can bring some unexpected surprises. Be prepared for whatever winter throws at you – an extra repair around the house, a winter vacation, or snowballs – with a **Visa® Credit Card**. Our Visa® Credit Card offers unbeatable benefits:

- Rates as low as 8.99% APR*
- No transaction fee
- No annual fees
- 5-day grace period
- Score Card bonus points

So, apply online, stop in to the branch, or call **(410) 398-6921**, and be a little less blue, and see more green!

*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.

VISA®
CREDIT CARD
RATES AS LOW AS

8.99%
APR*

DRIVE INTO THE NEW YEAR IN STYLE

Grab 2023 by the steering wheel with a low-rate **Auto Loan** from Cecil County Credit Union! With rates as low as **1.89% APR*** for new and **2.99% APR*** on pre-owned vehicles, you're in control of your destination. Get pre-approved for a loan before you start your car search and gain the buying power to get the most for your money.

To apply, call **(410) 398-6921**, visit us online, or come in and get started!

*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.



AUTO
LOAN
RATES AS LOW AS

1.89%
APR*

ANNUAL
MEETING

2023 Annual Meeting

Check our website or in our branch for the upcoming date of our **Annual Meeting** at **Elkton Middle School**. You'll have the opportunity to have a snack, meet other members, and get to know the Board of Directors. Details to come!

THE KELLY GROUP

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

Beyond Basic Estate Planning

What will happen to your family when you are no longer here? That is what estate planning is meant to address. When people think of estate planning, they tend to think only of dry documents: wills, powers of attorney, and medical advance directives. Those are very important, and you should make sure you have those documents and they are up to date.

But that is not all you need to prepare your loved ones. Preparing your family for the day that you will no longer be there for them goes far beyond signing pieces of paper. While the fundamental estate planning documents are necessary, they are not nearly enough. Estate planning is—or at least should be—about more than just who gets what.

It has been said that: “The primary goal of estate planning is to protect and preserve your family, not to protect and preserve family assets.” To adequately protect and preserve your family, you must go beyond basic estate planning, and address the questions, confusion, and potential family arguments that may result in the aftermath of your passing. Who should your spouse contact? Where are the important documents located? What steps must be taken to transfer investment accounts? For that matter, what investment accounts did the deceased hold?

And those are just some of the most basic questions. Other questions often ignored in estate planning: What online accounts do you have? How do your survivors access all those pictures you posted online?

Help ease the emotional burden your heirs will suffer in the days after your passing. Leave a record of the type of funeral and memorial service you would like. Don’t leave your family members to argue over whether you wanted something fancy or understated.

Most importantly, communicate this information to your family while you are alive. Unfortunately, many of us have witnessed the breakup of families after the passing of a patriarch or matriarch because of unresolved issues that come to the surface during the grieving process. To help preserve family harmony, hold ongoing two-way conversations to minimize confusion, misunderstandings, and possible resentment. For example, explain to your family members why your will is structured the way it is. Discuss who gets “the little things”, such as that sentimentally valuable centerpiece that all your children want but only one can have. Left unaddressed by adequate planning and communication, such issues can leave a legacy of disorder, confusion, and resentment.

By going beyond standard estate planning, and with constructive and proactive communication, you have the opportunity of bequeathing to your loved ones the luxury of pondering fond memories without the anxiety of worrying about what comes next. Going beyond the will, you can bequeath the gift of closure and completion. And you can leave the unmistakable message that you cared enough to focus on what happens to your loved ones after you are no longer here.

For questions about The Kelly Group’s services, including estate planning and financial planning, contact The Kelly Group at **(410) 893-0560**, or check out our website at **kellyria.com**.

The Kelly Group
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Bel Air, MD 21014
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www.kellyria.com



The Kelly Group is a trade name of Kelly Financial Group, LLC, a registered investment adviser with the Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply any level of skill or training, nor should it be considered an endorsement by the SEC. 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.

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

2023 SCHOLARSHIP

It’s time to once again recognize outstanding student members with our annual **\$1,000 College Scholarship**. All students in the Cecil County Public School System, Tome School, Tri-State Academy, West Nottingham Academy, and Providence Academy are eligible for membership and encouraged to apply. If you are not a member, joining is easy!

Guidelines to enter for upcoming college students:

- **Be or become a member of CCCU**
- **Be a high school senior**
- **Have a GPA of 2.5 or above**



Submit a two-page, double-spaced essay on the topic: **“Compare and contrast banks vs. credit unions and why most consumers choose credit unions as their primary financial institution.”**

All essays must be forwarded to the credit union by **April 3, 2023**, for a decision to be made by **May 12, 2023**. For full scholarship information, contact the office at **(410) 398-6921**, email us at info@ccsefcu.org, or visit our website at: **www.ccsefcu.org**.

A NEW YEAR’S RESOLUTION THAT PAYS!

Start the new year off by opening a **Checking Account** and downloading our mobile app.

Our **Checking Accounts** have no monthly activity fees, no balance minimum requirements, dividends on balances over \$100*, and overdraft protection.** Manage your finances more easily by switching to eStatements and get digital copies of your monthly account activity that you can view, search, download, and print.^

Enjoy fast, secure, and free access to your accounts anytime, anywhere, with **Mobile Banking**. If you’ve already signed up for **Home Banking**, you have access to check your balances, pay bills, transfer money, and deposit checks...while you are on the go!

- 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

Use the QR code provided here to download the app on your smartphone.

This is a New Year’s resolution that you’ll enjoy for years! Call **(410) 398-6921**, or come in today and set up your account.

*Dividends on checking accounts are calculated on the daily balance and accrue from the day of deposit to the day of withdrawal. A \$300 minimum share balance required for free overdraft protection.

**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.



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:

Martin Luther King, Jr. Day
January 16, 2023

Presidents’ Day
February 20, 2023

Spring Break
April 7 & 10, 2023

Memorial Day
May 29, 2023