



CECIL COUNTY
CREDIT UNION

Money Line

Members Are Our First Priority • Fall 2023

LOW RATE & EARNS POINTS!

While the leaves are turning brown, a **Cecil County Credit Union Visa®** can have you seeing green this fall! Our Cecil County Credit Union Visa credit card features:

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

Start raking in the green – apply online, or call **(410) 398-6921** today!

Visa Credit Card
rates as low as

8.99%
APR*

*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.



HOLIDAY LOAN

Fill the stockings this holiday season with our **Holiday Loan**. With rates as low as **4.99% APR***, you'll be able to make them smile knowing you got a great deal that won't leave your wallet empty.

This special rate starts on **November 1st** and ends on **December 31st**, so do not delay – apply online, call **(410) 398-6921**, or come in and fill out the paperwork.

HOLIDAY
LOAN
RATES AS LOW AS

4.99%
APR*

*APR is Annual Percentage Rate. 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. Must be paid by June 30 of following year.



2023 SCHOLARSHIP WINNER

Jacob Titter is this year's Cecil Credit Union's Scholarship Winner! Jacob is a recent graduate from Bohemia Manor High School where he played baseball, soccer, and basketball. Jacob was also a member of the National Honor Society while in high school. Jacob will be heading to the University of Maryland, College Park this fall where he plans to pursue a degree in the Math/Science field. The Credit Union congratulates Jacob on this award!



'Tis the Season for Holiday Skip-a-Pay

Our **Holiday Skip-a-Pay Program** lets members with loans in good standing skip their **December 2023 or January 2024** 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.

Go all out this holiday season! 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™

Give Your Finances a Checkup

You should get into the habit of reviewing your finances twice a year to make sure your financial plan remains on track. Some items to review:

Your Goals. Both economic and personal events can affect your financial goals. Have any of your priorities changed recently? Have you been able to save as much as you had planned? Are your income and expenses higher or lower than you expected? You may need to make changes to prevent your budget or savings from getting too far off course.

Your Taxes. By estimating your tax liability for the year, you may find planning opportunities. You can use last year's tax return as a basis, then factor in any anticipated adjustments to your income and deductions for the year. Check your withholding, especially if you owed taxes or received a large refund last year. Correcting your withholding may help you avoid a big tax bill or providing too much of a tax free loan to Uncle Sam.

You can check your withholding by using the IRS Tax Withholding Estimator at irs.gov and work with your employer and/or your tax advisor to make any changes, if necessary.

Your Investment Portfolio. Review your portfolio to make sure your asset allocation is still in line with your long-term financial goals, time horizon, and tolerance for risk. Is rebalancing appropriate? It is important, however, that you do not make changes to your investments merely as a result of short term "noise" in the markets or world affairs.

How Much Do You Have In Your Emergency Fund. You should have an emergency fund to address short term "emergencies". The general rule of thumb is to keep savings available to cover such contingencies 3-12 months' worth of expenses, depending on your circumstances. Such a "liquid" fund would help reduce the risk of incurring unnecessary investment losses by selling during a market downturn to acquire cash.

Retirement Savings. Have you determined how much you need to save for a financially healthy retirement? Are you on track for meeting that retirement savings goal? If you're still saving for retirement, look for opportunities to increase retirement plan contributions. For example, if you receive a pay increase this year, you could contribute a higher percentage of your salary to your employer sponsored retirement plan, such as a 401(k). If you're age 50 or older, consider making catchup contributions to your employer plan. For 2023, the contribution limit is \$22,500 or \$30,000 if you're eligible to make catchup-up contributions.

If you are close to retirement or already retired, take another look at your retirement income needs and whether your current investment and distribution strategy will provide enough income. You can't control challenging economic cycles, but you can take steps to help minimize the impact on your retirement.

The Kelly Group can help you with these and other financial matters. For questions regarding The Kelly Group's financial planning and wealth management services, contact The Kelly Group at **410-893-0560** or **info@kellyria.com**, and check out our website at **kellyria.com**

The Kelly Group
48 E. Gordon St., Bel Air, MD 21014
Ph. 410-893-0560 • Fax: 410-838-3287
www.kellyria.com

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NEW, USED, OR REFINANCE

Our **Auto Loan** will have you behind the wheel quickly and easily. With rates as low as **3.39% APR*** for up to 48 months, you can get pre-approved and find the car that fits your needs.

Finance your next vehicle with Cecil County Credit Union. Apply online, call **(410) 398-6921**, or come in and get started!



AUTO LOAN
RATES AS LOW AS

3.39%
APR

*APR is Annual Percentage Rate. The rates stated above available on approved credit. Other rates and terms available. Rates may be different as determined by the individual creditworthiness of each applicant. Not all applicants will qualify for the lowest rate.

Checking Accounts with Mobile Banking

End the year by opening a **Checking Account** and downloading our mobile app.

Our Checking Account has no monthly activity fees, no minimum balance requirements, and overdraft protection.* Switch 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 anywhere, with Mobile Banking^.

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

Click on the QR code to download our app on your smartphone. Call **(410) 398-6921**, or come in today and set up your account.



*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.
^Must sign up for Home Banking.

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:

Veterans Day Nov. 10, 2023	Shortened Hours Dec. 27-29, 2023 9:00 a.m. - 3:00 p.m.
Thanksgiving Nov. 23-24, 2023	New Year's Day Jan. 1, 2024
Winter Break Dec. 25-26, 2023	Martin Luther King, Jr. Day Jan. 15, 2024

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 CCCU

Name _____

Account Number _____

Loan Account #1 _____

Loan Account #2 _____

Loan Account #3 _____

Month to Skip (Circle One) December 2023 January 2024

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.