



## Financial Wellness Spotlight

December 2024



### Financial Resolution for the New Year!

As you set your goals for the New Year, consider the costs associated with reaching them. You may need to reduce debt, build your savings, improve your credit score, or create a budget. Start with the right information and make a resolution to strengthen your financial knowledge. BMI Federal Credit Union has free [financial education resources](#) that can help guide you:

- Attend a webinar as part of our [New Year, New You!](#) series in January. Identify the habits you need to have in place to become a saver, learn different strategies to build a budget that will work for you, and understand how your credit score is calculated to help you build and keep your credit score strong.
- Complete a [self-assessment](#). Rate yourself on the ten fundamentals of financial fitness. Once you identify how you are doing in each of the areas, you can develop a plan to address concerns.
- Utilize our [Online Learning Center](#) for self-study on your own time. Explore topics that cover everything from budgeting and saving to managing debt. We have resources for every learning style including modules, short videos, articles, calculators, and more.
- Need a little extra support? You can sign-up for one-on-one coaching or e-mail us your questions. A [Financial Coach](#) will meet with you by phone or in-person at one of our branches and help you develop a plan, assist you in reviewing your credit report, or be available for a financial check-in.

By taking advantage of these free resources, you will build confidence and give yourself a great foundation for 2025.



### **Financial Wellness Tip: Start the Year with a Budget Review**

Make room for future priorities with a detailed review of your budget. Evaluate your expenses. Shop around for the best rates. Analyze and create a plan to reduce debt. Over time expenses change and with a thorough examination of your budget, you can free up funds to put toward new financial goals.

Use the [Trim Your Budget](#) virtual coach to find new ideas on how to cut costs.



### **Online Learning Center**

Read an article, explore a module, watch a video, or use a calculator. Find the tools you need to learn through our [Online Learning Center](#):

- [Budgeting and Saving](#): Learn about saving, how to create a budget, good financial habits, and more.
- [Borrowing and Credit](#): Improve your finances with this list of interactive resources that will improve your understanding of topics surrounding borrowing and credit.

- **Money Management Videos:** No one is born knowing how to manage their money, but our full series of videos can show you how.



## Community Workshop Schedule

Our workshops are designed to help improve your financial life. All workshops are free and open to the public. Upcoming workshops include:

- **New Year, New You! Becoming a Saver - Webinar**  
*Tuesday, January 7, 2025 at 12 PM*  
Developing good saving habits now can benefit your long-term financial health. Discover your motivation to save and acquire the tools to reach your goals.
- **Ten Fundamentals of Financial Fitness - In Person, Westerville Public Library**  
*Wednesday, January 8, 2025 at 7 PM*  
Review the ten fundamentals of financial fitness and identify your strengths and weaknesses. Then learn about the Financial Wellness Toolkit as a personal finance resource.
- **New Year, New You! Make Your Monthly Plan - Webinar**  
*Tuesday, January 14, 2025 at 12 PM*  
Explore what should be included in your budget as well as strategies to make it work for you. Discover various tools that can help you create an effective plan for your money and learn tips to stay on course toward your goals.
- **New Year, New You! Understand & Improve Your Credit Score - Webinar**  
*Tuesday, January 21, 2025 at 12 PM*  
Your credit score matters, and it is important to know how it is calculated. Learn how to build, improve, and keep your credit strong.

Register to attend at [bmifcu.org/workshops](https://bmifcu.org/workshops).

## Product and Services Highlights



**'Tis the Season for a Holiday Loan!**

Make your holiday shopping easier with BMI Federal Credit Union®! [Get a Holiday Loan](#) and choose a loan amount that fits your needs from \$1,000, \$3,000, or \$5,000!



Enjoy low fixed rates and no application fees with a Holiday Loan from BMI FCU®!



### Why Pay Higher Rates?

Transfer your balance to a new BMI FCU® Visa Platinum credit card and get **ZERO** percent introductory APR<sup>1</sup> on your balance transfers for 6 months. After that, your APR will be **9.900%-17.900%** based on your creditworthiness when you open your account!

#### Compare the National Average Credit Card Rate with BMI FCU®

BMI FCU®  
Platinum Rate<sup>1</sup>  
**9.90% - 17.90%**

National Avg.  
Credit Card Rate<sup>2</sup>  
**20.35%**

<sup>1</sup>[See complete details.](#)

<sup>2</sup>National Average Credit Card Annual Percentage Rate Source: Bankrate.com, November 13, 2024.  
<https://www.bankrate.com/credit-cards/advice/current-interest-rates/>

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