BMI FEDERAL CREDIT UNION
We make banking personal.

Financial Wellness Spotlight

November 2026



End of Year Check-in

As we come to the end of the year and prepare for the next, it's a good time for a financial wellness check-in. The following strategies can help you assess areas you are doing well in and identify concerns to address.

Spending Analysis
Start by making sure you have a grasp on how you are spending your money. Pull account statements for the last three months and categorize expenses (ex. groceries, housing, entertainment, etc.). Identify problematic areas such as overspending on unnecessary purchases, paying too much for services. Plan to reign-in spending, trim back on subscriptions, and shop around for cheaper plan options including cell phone, cable, internet, and insurance. Use the funds you found toward saving and/or debt repayment.

Debt Review
Get an understanding of your debt situation by writing it all down in one place. Make a list of all your debts, as well as the balance, interest rate, and the minimum monthly payment for each. Then add up the balances for the total amount owed, as well as the total minimum monthly payment. This will help you get a good picture of your overall debt and how much you are actually putting towards it monthly. These numbers can be a wake-up call! Now create a plan to pay down that debt. Explore

our Managing Debt resources at **www.bmifcu.org/learn-debt-management** to learn more about debt repayment strategies.

Calculate your Net Worth
Net worth is calculated by subtracting your liabilities (the total amount of what you owe) from your assets (the total value of what you own). Creating a list of all your assets can give you a good understanding of your wealth; and subtracting what you owe can demonstrate how your borrowing is affecting it. This can provide a good starting point for a plan to improve your financial situation. Learn more and calculate your net worth at **www.bmifcu.banzai.org/wellness/resources/what-is-net-worth**.

Now that you have a full picture of your financial situation, you can prepare to enter the new year with goals to improve your finances and work toward financial stability. BMI Federal Credit Union has resources that can help. Visit **www.bmifcu.org/education** for our online learning center, to register for free financial education workshops, access to our financial wellness toolkit, and to schedule time to meet with a certified financial coach.



Financial Wellness Tip: Scale of 1 - 10, how are you feeling?

Does making financial decisions stress you out? Before deciding, assign a number to how you are feeling. Use a scale of 1 to 10 to determine your stress level. If you are five or higher, do an activity to calm your brain such as journaling or a walk. Check-in with the scale again and once your stress level is below five, you'll be ready to make a more thoughtful financial decision.

Read **Coping With Financial Stress** for more tips on how to overcome the anxiety you feel when dealing with your finances.



Online Learning Center

Explore our online learning center by topic for free financial education resources. Find articles to read, modules to explore, watch videos, or utilize available calculators. Visit **www.bmifcu.org/online-learning** to get started.

Check out our collection on **Financial Wellness**:

- Read this article on **Financial Literacy** and how it can help you take control of your finances.
- Use our **Financial Wellness Toolkit** to help manage your finances.
- Watch a video and take the **Common Money Beliefs Quiz** to get a better understanding of how you approach money.



Community Workshop Schedule

Our free Financial Education Workshops are designed to improve your financial life. View our full list of upcoming workshops and register to attend.at **www.bmifcu.org/workshops**.

Financial Education Webinar
Join us for a one hour webinar to build your knowledge and improve your money

management skills.

- **Calculating Your Net Worth**
  Tuesday, December 15, 2026 at 12:00 p.m.
  Learn how the process of measuring your net worth can help you make more informed financial decisions for your future.

Workshop Series
BMI Federal Credit Union is partnering with a trusted attorney to provide a series on estate planning. Attend one or both workshops to learn what you need to create a plan and protect your assets.

- **Estate Planning**
  Saturday, January 23, 2027 at 10:00 a.m.
  Learn why all adults should have a documented plan in place to ensure your wishes are clear and estate secure.

- **Asset Protection Planning**
  Saturday, February 20, 2027 at 10:00 a.m.
  Find out how probate, taxes, and long term care costs can affect your estate. Learn what steps you can take to secure your assets and preserve your legacy.

Products and Services Highlights



Holiday Loans are Back!

Give your holiday budget a little extra breathing room with a BMI FCU **Holiday Loan.**

- $1,000 for 12 months, 6.99% APR*
- $3,000 for 24 months, 7.99% APR*
- $5,000 for 36 months, 8.99% APR*

With low fixed rates and no application fees, you can spend less time worrying about seasonal expenses and more time enjoying everything the season has to offer. ***See complete details**

***Apply Now**



Launch Their Future

Open a youth savings account with as little as $5.00 using promo code **YC26** and we will put a **$100 cash bonus*** into a Youth Certificate. Add money anytime throughout the year and help teach them to save for the future. *See complete details

Open an Account



Balance Transfer Special

Ready to add a BMI FCU Visa® Credit Card to Your Wallet?

Open a new BMI FCU Visa Platinum credit card and get **0.00% APR*** for **12 months** on balance transfers. After that, **9.90% - 17.90%** based on your creditworthiness. Check out the balance transfer special on our BMI FCU Visa with Rewards card, too!

***See complete details**

Apply Now

Already a BMI FCU Visa Credit Cardholder?

For a limited time only, existing cardholders can also take advantage of the **special promotion** on balance transfers from other credit cards to your BMI FCU Visa credit card!

Call **614.707.4000** or stop by a branch to transfer your balance today.

Contact Us:



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The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.

+BMI Federal Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their BMI Federal Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms at **greenlight.com/promotionsgeneralterms** for details. Offer ends 12/22/2028. Offer subject to change and partner participation.

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