

# January Blog



## START THE NEW YEAR OFF RIGHT

A new year is the perfect opportunity to give your finances a fresh start. With a few small check-ins and simple habits, you can feel more confident about your money heading into 2026 – no strict resolutions required.

### **Take a look at your accounts.**

Spend a few minutes reviewing your recent bank and card activity. Are there subscriptions or services you no longer use? Canceling even one or two can free up extra cash each month. If you notice anything unfamiliar, don't ignore it – even small charges can be a sign of fraud. Emerald Credit Union is always here to help you spot suspicious activity and keep your accounts secure.

### **Know where your credit stands.**

Your credit score impacts everything from loan approvals to interest rates. Understanding how your score works and what affects it can help you make smarter financial decisions. Reviewing it regularly can also show you where you're doing well – and where you may have room to improve.

Stay protected in a digital world.

Scams and identity theft continue to evolve, making it more important than ever to monitor your financial life. Keep your personal information safe by staying engaged with your accounts and being mindful of common fraud tactics. When you have questions or concerns, Emerald's team is ready to guide you.

### **Build your savings, one step at a time.**

Whether you're saving for emergencies, a family vacation, or a big purchase, small contributions can make a big difference over time. Emerald Credit Union offers competitive savings options and convenient digital tools to help you save automatically and effortlessly. Even a few dollars a week can add up faster than you might expect.

### **Revisit your retirement plans.**

The beginning of the year is a great time to check in on your long-term goals. If you have a retirement plan through work or on your own, see if adjusting your contributions is right for you. Not sure where to start? Our team can help you explore options that fit your future plans.

### **Set goals – and get support.**

Think about what you want to accomplish financially this year and beyond. Whether it's creating a budget, reducing debt, or planning for major life milestones, Emerald Credit Union is here to help. Our knowledgeable staff can work with you to create a plan that feels realistic and achievable.

No matter where you are on your financial journey, Emerald Credit Union is proud to be by your side. We're committed to helping you and your family build a strong, healthy financial future – today and for years to come.



Best regards,  
Emerald Credit Union



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