



Together We Grow



## Your monthly news & updates

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- **Dates to Remember**
- **Giveaways**
- **6 Ways To Save Money On Gardening Equipment And Supplies**
- **Check Out Our Auto Loans!**
- **6 Habits That Cost you \$50 a Month or More**

Visit our Website



## Dates to Remember

- June 5th- FACEBOOK: "Who get's what Wednesdays" weekly UCFCU post
- June 7th - Lobby Day Snacks in all 4 Branches
- June 14th - Flag Day
- June 16th - Father's Day
- June 21st - First Day of Summer
- June 29th - **LAST DAY TO ENTER OUR MEMBER APPRECIATION GIVEAWAY!**

*ATM, Online Banking, and Mobile Banking open 24/7*

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# The 72- Hour Test

Skip the **buyer's remorse** by waiting 72 hours before making a **large purchase**. After 3 days, you may find **you don't need the item after all**.



UPPER CUMBERLAND  
FEDERAL CREDIT UNION  
member owned

## Join Us for Poll Talk Tuesdays on Facebook!

What in the world will the Upper Cumberland FCU want YOUR opinion on next? Stop by our Facebook page every Tuesday for your chance to cast your vote! Afraid of missing out? Follow us on Facebook so you'll always be notified as soon as we post a new poll.

#PollTalkTuesdays#YourVoteCounts!  
#UCFCU #TogetherWeGrow

# IT'S TIME FOR A Giveaway

We wouldn't be here if it weren't for our members. We are having giveaways  
April 1st - June 29th 2019 to show appreciation for our members!

## New Money Giveaway

Every UCFCU member that finances a new auto loan or transfers an auto loan from a different lender during **April 1st - June 29th of 2019** will be entered for a chance to win a \$500.00 gift certificate to Shadden's!!

## Member Appreciation Giveaway\*

Visit one of our convenient locations to enter for a chance to win one of our Member Appreciation prizes!

### Crossville Main Branch

Fire pit & S'mores Kit

### Crossville South Branch

Tent & Camping Package

### Clarkrange Branch

Portable Grill and Cooler Package

### Cookeville Branch

Kayak and Paddle

\*ONE entry per DAY, PER member, PER branch. Must be an UPPER CUMBERLAND FEDERAL CREDIT UNION member to qualify. Member's account must be open at time of drawing to win. Employees are not eligible to win. Winner will be announced on social media and by phone.

## 6 Ways To Save Money On Gardening Equipment And Supplies

When you hit the stores to start shopping for your garden, the sticker shock can be alarming. There's so much to buy—and it's all so expensive! There's specialized equipment, must-have tools, frequent runs for seeds and fertilizer and a steady supply of weed killers and animal repellents. You might be wondering: Can I really afford to have the garden of my dreams?

Yes, you can! Save on gardening costs this year with these six creative hacks!



[Click Here To Read The Full Article!](#)



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**6 HABITS THAT COST YOU \$50 A MONTH OR MORE**

Bad habits are a lot more than just a drag on your health and time – they can also put a serious strain on your budget. Here's some average expenses of habits that may be impacting your finances.



**SMOKING**  
If you smoke, averaging \$5 a day, that'll run \$35 a week and more than \$1,820 a year.  
**AVG. MONTHLY COST: \$140**

**QUICK FIX:** Give it up and do your lungs (and budget) a favor! If you can't, at least try to cut back.

**PAYING CREDIT CARD BILLS LATE**  
This habit won't only cost you a pretty penny; it'll really hurt your credit score. It could also increase your rate (which will increase your interest charged).  
**AVG. MONTHLY COST: \$70**

**QUICK FIX:** Take a few minutes now to set up automatic payment on your bills so you'll never be late.

**BUYING LUNCH**  
If you can't bring yourself to brown-bag it at work, you probably spend upward of \$7 every work day. That's a lot of money you can use for something more important – or even put into savings.  
**AVG. MONTHLY COST: \$147**

**QUICK FIX:** Try to brown-bag it every Tuesday. When you've got that down pat, do it every Tuesday and Thursday. Work your way through the week until you're only buying lunch once a week – or just once a month!

**ONLINE SHOPPING**  
It's way too easy to overspend when it's just a click here and a click there before you're looking at a full cart – and an empty checking account.  
**AVG. MONTHLY COST: \$65**

**QUICK FIX:** Don't agree to have your computer or phone "remember" your credit cards in any online shopping sites you visit. If you can't stop surfing the stores, keep your credit card out of reach while you browse.

**COLLECTING CLUTTER**  
Clutter costs you more than just time – it can also make you blow big bucks. When you don't know what's in your pantry or closet, you'll overspend on things you don't need.  
**AVG. MONTHLY COST: \$50**

**QUICK FIX:** Spend your next Saturday clearing out your closet and pantry. It'll take a few hours, but afterward, you'll only need to spend a few minutes a week keeping it in order.

**ONLY PAYING THE MINIMUM**  
Carrying a balance on your credit cards can cost you hundreds of dollars a year in interest alone.  
**AVG. MONTHLY COST: \$60**

**QUICK FIX:** Get into the habit of paying more than the minimum so you make real headway on paying off debt.

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**LIFE INSURANCE**

**YOUR FAMILY IS YOUR LIFE**  
ANY AMOUNT OF COVERAGE CAN MAKE A DIFFERENCE

**ACT NOW**

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