



A Message From Diane

Hello Chaffey Members!

The first few months of 2022 have kept us on our toes! First and foremost, I would like to recognize the staff of Chaffey FCU. As most of you experienced in your own workplaces, remaining fully staffed was a significant challenge in January and early February, with the Covid-19 omicron variant affecting almost everyone. Through it all, our employees kept their spirits up and their service levels high. We truly have a fantastic team and I could not be more grateful for the dedication the team has shown.

As we move into the spring, we have been able to participate in a few in-person events in support of our local schools, and it has been wonderful! Three of us became an elementary school "Principal for a Day" on March 1; just before spring break we held Bite of Reality® events at Etiwanda High School, giving almost 800 teenagers the chance to plan, budget and choose for simulated "real life" scenarios. Read more about these events in the following pages.

We are proud to serve our Membership beyond just your banking needs. If you work with an organization that relies on volunteer support, please reach out to Chaffey FCU to let us know the details of your event. You can also fill out our request form at www.chaffey.com/donations.

Please enjoy reading about Chaffey FCU's activities, and as always, thank you for your Membership.

Diane Kotlewski

President/CEO

IN THE COMMUNITY

Random Act of Kindness Day

Between February 11 and February 17, Chaffey FCU participated in Random Acts of Kindness; employees gave a \$5 gift to a stranger accompanied by a kindness card to commemorate the day. Our sole purpose in doing so was simply to bring more kindness into the world! Some of the reasons a card could be given include:

- **To cheer a stranger up**
- **In the drive-thru or in line at Starbucks to pay for someone**
- **Just because**
- **Received exceptional customer service**
- **If someone held the door open for you**
- **Anything!**

“I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.”

- Maya Angelou



Baldy View ROP Career Fair

Chaffey FCU was invited to participate in the Baldy View ROP Community Open House & Career Fair on February 26. We had a table set up with prizes and information about Chaffey FCU and how we can help our community!

IN THE COMMUNITY



Bite Of Reality®

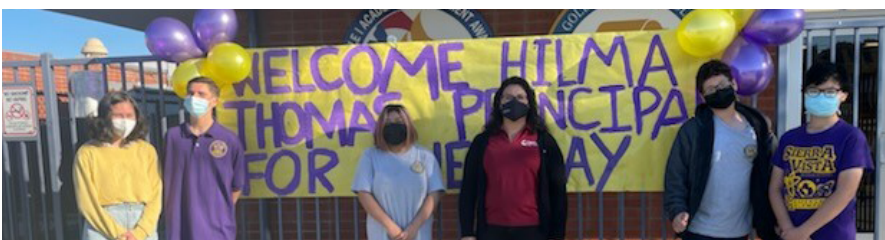
Bite of Reality is a hands-on, app-based simulation that appeals to teens while giving them a taste of real-world financial responsibilities. Teens are given a fictional occupation, salary, credit score, spouse and a child, student loan debt, credit card debt, and medical insurance payments. The teens then walk around to various table-top stations to “purchase” housing, transportation, food, clothing, and other needs. Fortunately, the simulation also includes a “credit union” to help with their financial needs.

Chaffey FCU hosted the Bite of Reality workshop at Etiwanda High School on March 15 and March 17. Chaffey staff, along with a group of EHS parent volunteers, was able to impact the entire senior class of Etiwanda HS! The workshop helped the students understand the importance of financial responsibility in the real world. We are proud to say that we contributed to the development of these young adults as they begin their financial journey!



Principal For A Day

Some of the Chaffey team participated in the Hacienda La Puente, Rowland, and Basset Unified School Districts' Principal for a Day on March 1, 2022. Principal for a Day allows community leaders to discover the treasures and challenges inside the districts' wonderful schools. The day consisted of shadowing school principals, visiting classrooms, and learning how public schools are educating students to become productive life-long learners.



A young man with a shaved head and a goatee, wearing a grey t-shirt and a black backpack, is smiling broadly. He is holding a silver laptop under his left arm. The background is a soft, out-of-focus green and white.

BUDGETING AFTER COLLEGE

Step 1: Figure out what your monthly take-home income is.

You'll need to know how much money you are taking home every month. This means the number you actually deposit into your account after everything is taken out – taxes, social security, and insurance.

Step 2: Calculate your expenses.

You will have both fixed and variable expenses. Your fixed expenses are items that are the same every month, while your variable expenses can change. Go through the last three months of your bank statements and credit card statements to see what your expenses are and how they add up.

Step 3: Make the numbers add up.

Once you subtract your necessary expenses from your income, you can see what you have left to put towards saving for retirement, extra debt repayments, and optional expenses. If your expenses cost more than your income, you have to make a game plan. Figure out which expenses you can reduce or cut. You could potentially lower your student loan payments by applying for an income-based repayment for your federal loans and exploring student loan refinancing for your private loans. You can also try to increase your income by taking on a part-time job or finding ways to make extra cash.

Step 4: Decide what you want to do with the money after expenses.

Ideally, you are in a situation where you have extra funds to put away in savings. Determine your savings goals. Experts recommend saving at least 20% of your income. As far as an emergency fund, experts recommend having at least six months' salary saved. Need help creating a budget? Quicken is a budgeting software that allows you to connect your accounts and automatically categorize spending. Create a personalized budget and track and manage your spending.

Source: <https://www.savingforcollege.com/article/how-to-make-a-budget-after-college>



START SAVING BIG THIS SPRING!

Chaffey PLUS Checking

Chaffey PLUS Checking* provides a wide range of benefits from helping to protect your identity to providing smart discounts on everyday purchases. In addition to all the basic checking benefits, Chaffey PLUS gives Members:

- **Dividends**
- **Free checks**
- **Free lost debit card replacement**
- **Cell phone protection****
- **Debit Advantage® - Buyer's Protection and Extended Warranty**
- **Travel and leisure discounts**
- **Shopping rewards™**

AND SO MUCH MORE!



*A \$6.00 monthly service fee applies.

**Cell phone bill must be paid through this account.

Some benefits require registration/activation. Terms and conditions apply.

VISIT OUR WEBSITE TO LEARN MORE

SEASONAL SAVINGS GUIDE

Springtime is traditionally the season for clearing out clutter, but it's also a good opportunity to get a handle on your spending and saving. As you're collecting tax paperwork and year-end statements, "this is a great time to take all this together and say, 'What do I have and what direction am I going in?'" says Jeff Duncan, CEO of Duncan Financial Management in St. Louis. Here are a few ways you can make some hidden savings during each month.

April

Tax time is near! If you haven't done so already, start prepping. Round up your records (receipts, canceled checks, and a copy of your Social Security card); keep an eye out for tax-related mail (W-2s, 1099s); consider your filing options; and visit www.irs.gov for help. Being prepared now will help you get the most out of your return. Spring is also near, and temps are rising. When they do, embrace the natural warmth by turning off the heat and opening the windows. Letting in the fresh air will not only improve your health but also your heating bill.

May

Create a "green" environment and save money on food by planting a garden now and making your own compost. You can potentially save thousands of dollars by producing your own fresh, pesticide-free produce as opposed to buying it retail at the market. With just a small compost bin, you can produce up to \$200 worth of fertilizer compared to purchasing the same amount from a home improvement store. Tax tip: when your refund arrives, remember to SAVE, SAVE, SAVE in your CU account.

June

Dads and grads are the guests of honor this time of year, but the special deals available in stores and online can be for anyone on your list – even you. You can save on a gamut of items from sporting goods and electronics to clothing and personal care products.





Stay Connected

Web: www.chaffey.com
Email: chaffeymail@chaffey.com

Visit Us

Upland Branch

1024 W. Foothill Blvd. Upland, CA 91786
Monday - Thursday: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. - 5:30 p.m.
Saturday: Closed
Sunday: Closed

Rancho Cucamonga Branch

9679 Baseline Rd.
Rancho Cucamonga, CA 91730
Monday - Thursday: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. - 5:30 p.m.
Saturday: 9 a.m. - 1 p.m.
Sunday: Closed

West Covina Branch

2333 S. Azusa Ave.
West Covina, CA 91792
Monday - Thursday: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. - 5:30 p.m.
Saturday: 9 a.m - 1 p.m.
Sunday: Closed

Follow us on Facebook, Twitter and/or Instagram!



Please visit www.chaffey.com for complete branch information and business hours. Information in this newsletter is subject to change. Visit www.chaffey.com for current rates and information. All loans subject to credit approval.

You're Invited!

Mark your calendars for Chaffey FCU's 59th Virtual Annual Meeting!

**Thursday,
April 28, 2022
at 6:00 p.m.**

**REGISTER ON
OUR WEBSITE TODAY**



Holiday Branch Closures

**Memorial Day
Monday, May 30**

**Juneteenth
Monday, June 20 (Observed)**

DOWNLOAD OUR APP!

Chaffey FCU's Mobile App is designed for convenient access to your account whenever you need it! Download the app in the App Store or on Google Play and enjoy features like bill pay, e-Statements, and remote deposit capture.

