



February 2021

NEW YEAR... NEW YOU!?

A Few Financial Basics

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The new year
stands before us,
like a chapter in
a book, waiting
to be written.

MELODY BEATTIE

1) Assess Where You Are

Setting financial goals is crucial, but before you can set any goals, you need to know where you currently are.

2) Set a Budget and Stick to it

One of the best things you can do for your finances is set a budget. The budget should be achievable.

3) Plan for Retirement

Retirement is coming, and you should be preparing for it.

4) Stay Organized

Setting budgets and goals are great, but these efforts are futile if you do not have a plan to stay on track.

5) Establish an Emergency Fund

Everyone is vulnerable to unforeseen emergencies. Without proper planning, your budget could fall apart should one arise. This will protect you if you experience any sort of unexpected emergency without breaking the bank.



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Giving Back to Our Community

In keeping with the society's social responsibility, the West Coast Co-operative Credit Union Ltd. donated a 5 burner Betty Sankey stove to the Kelleb John Laurent Primary School in St. Joseph.

The school houses a total of 140 students (inclusive of the pre-school) who all benefit from the school's feeding program.

They were faced with a great challenge, trying to operate a successful feeding program with their small table top 2 burner stove.

The Principal Ms. Henderson expressed her utmost gratitude to WCCCU for the donation.

The manager Mr. Robinson concluded his presentation speech by stating, "If the school and credit union continues to work closely, there's a lot of benefits that can be derived for both parties."





Sign up!

Christmas Club *Account*

Members are encouraged to save for the upcoming Christmas season.

With or without planning, funds never seem to be enough, during the Christmas season.

With our Christmas Club account, you are encouraged to save from January 1st to November 30th without being able to withdraw until December 1st to Dec 31st.

This enables members to have the much desired funds for all of their Christmas expenses.

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