

## MANAGER'S MESSAGE

February 2017

In the January Manager's Message, I talked about the value of a personal net worth statement, attempting to improve one's financial statement, and comparing assets and liabilities year to year. The next tool for financial success is a budget for income and expenses. A budget does not need to be a sophisticated software program, but a simple method to monitor how we make our money and how we spend our money.

The credit union has a secure tool to help budget your expenses called Bill Pay. Bill Pay has been offered for several years and allows members to pay virtually all bills, electronic or not; view your bills online; schedule single, recurring or future dated payments; make changes to scheduled payments before they are sent; receive e-mail notifications that remind you of bill activity; track your payment status and history and customize reports to manage budget spending. More information can be found under Electronic Services on our website or call Kathy @ Renville office 866-529-4623.

February 27 is the date for membership annual meeting to be held @ Dawson Boyd School Commons. Credit Unions are different from other financial institutions in the fact we are member owned and democratically controlled. As the credit union manager, my hope is that you value your membership in the cooperative, encourage family and friends to join, and feel comfortable attending your annual meeting.

My wish is for all our members to work towards financial health. The credit union is there to help create healthy financial habits.

John Nevins