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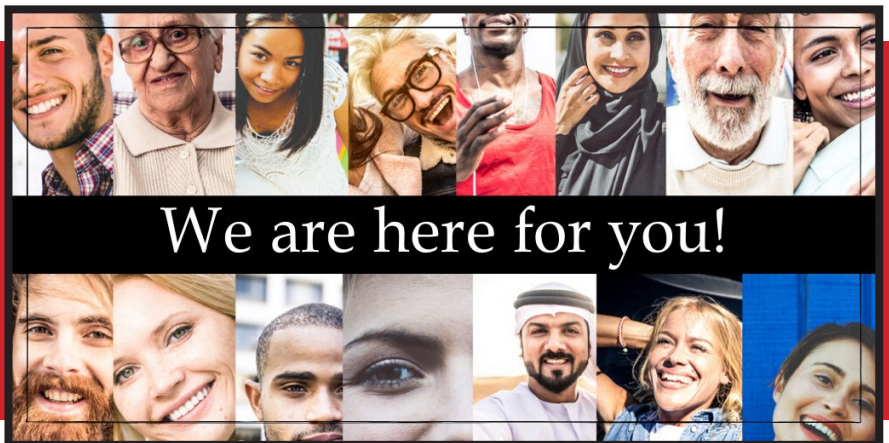
MESSAGE FROM THE CEO

By Renee Cowan, CEO

It's been since March that most of us have been asked to stay home, aka social distancing, to limit the spread of COVID-19. And though some states have started to lift some restrictions, there's still no clear end in sight to the pandemic.

Staying at home and keeping our distance from others has helped flatten the curve, but it has also come with its own set of problems and stressors. There's no questioning that things might feel a little bleak right now. If you are feeling any of these effects, remember that it is natural, and that there are a few ways you can bolster your mental health.

During times like this it's important to connect with a family member, friend, religious leader, therapist, or someone you can talk to about your concerns. This is especially helpful if you have significant worry. To keep yourself mentally optimized, try to wake up and go to sleep around the same time, eat at similar times, and build in scheduled self-care (whether it is reading, taking a bath, or taking time to get ready for the day, even if there is nowhere to go). For maximum benefit, include three healthy meals, time outdoors, if possible, and physical activity. Constantly following the headlines can add to stress, so set a limit to your consumption of news. Give yourself a break. It's not normal to be stuck at home, or to have to work while simultaneously homeschooling your child. Don't beat yourself up over every mistake or loss of patience. Do your best and let go of the rest.



GET THE POWER YOU NEED IN A CAR!



Summer is one of the best times of the year to buy a car, — new or used. With a combination of holiday and end-of-season sales, and with many states re-opening after the mandatory stay-at-home orders set in place, you can often find incredible discounts on the sticker price as well as great rates on financing. Credit Unions has some of the lowest rates in the market, so before you make your decision, check in with AFFCU to see how we can help you find the best rate on your new or used vehicle. Check out our AutoLink page on our website. You can search and find the best deal right from the comfort of your home or mobile phone.

- Take advantage of holiday sales
- Visit our website for a seamless car buying experience
- Consider purchasing used car with low miles
- Calculate if that trade-in is worth it
- Pay attention to the car market and deals that are offered on dealer websites

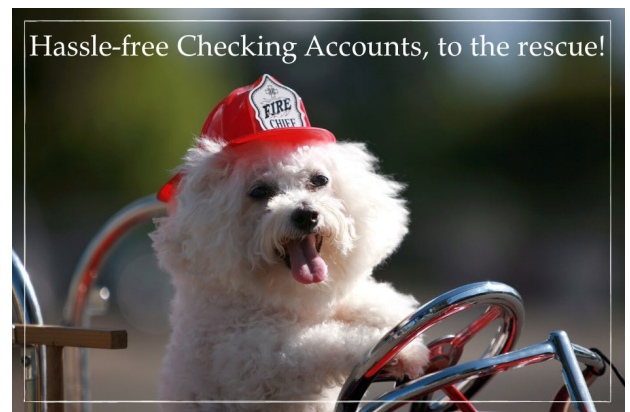


HOLIDAY CLOSINGS:

Independence Day
Friday, July 3

Labor Day
Saturday, September 5

"Saving must become a
priority, not just a thought.
Pay yourself first."
-Dave Ramsey



“F-E-A-R HAS TWO MEANINGS: ‘FORGET EVERYTHING AND RUN’ OR ‘FACE EVERYTHING AND RISE.’ THE CHOICE IS YOURS.”
— ZIG ZIGLAR



Put out financial fires with our **Mobile App.**

DEPOSIT CHECKS STRAIGHT FROM YOUR PHONE!



Summer is here.

Secure a Loan Today.

SUMMER SPENDING TIPS FOR THE FAMILY

There is a good chance we will receive another round of stimulus sooner than later. The best use of your stimulus check depends on your financial situation and your immediate, medium-term, and long-term financial goals. If you have recently been laid off from your job or have experienced a loss of work hours or another loss of income due to the COVID-19 crisis, then you likely will use this next stimulus check to help meet your immediate financial needs. But if you are still employed and receiving your usual paycheck, this stimulus money could potentially help you shore up your savings or invest for the future.

1. Cover the Basic Essentials
2. Pay Down Debt
3. Build Your Emergency Savings
4. Invest for the Future
5. Give Some Money Away
6. Splurge Smartly
7. Pay off Premiums
8. Open a High Interest Savings Account



As a reminder the federal income tax filing due date has been extended to July 15, 2020.

SOMETIMES THE BEST VACATION IS A STAYCATION!

Millions of Americans are currently under stay-at-home orders and many have postponed or entirely canceled their vacation plans for the current year. Since domestic and international travel has slowed to a virtual halt, people won't be traveling very far anytime soon. In the meantime, local staycations seem to be most people's only option.

Here are a few smart ways to make the most out of your staycation.

- Take walks and explore your outdoor areas as if you're a foreign traveler.
- You could walk along an unfamiliar street or choose to not use their GPS or phone, which would replicate that sense of adventurousness we all crave.
- Even indoors, you could possibly alter your environment by choosing to sleep in a different room in your home. If you have a backyard, camp outside for a night or two or camp in the garden.
- Remember to have fun, do your best, and let go of the rest.



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