



8 SMART MONEY MOVES TO MAKE NOW

As the spread of COVID-19 grows, so does its impact on our lives. Each area of your life has likely seen some change, and that probably includes your finances and those of your loved ones. To help you through this stressful time, we've compiled a list of eight smart money moves you can take right now.

Use the Safest Ways to Pay

For every purchase you make, be sure to use only the safest payment methods. These include loading your credit and debit cards into a digital wallet such as ApplePay or SamsungPay; using contactless tap-to-pay technology; and setting up automatic payments.

Build Up an Emergency Savings Account

Now is the perfect time to start thinking about establishing an emergency savings account. We have easy ways to help you save with high rate savings accounts, money markets, Save My Change program, youth accounts, and many other special savings options.

Use Digital Banking Tools

Here are a few online tools we offer to make your life easier during these trying times: You can download our Mobile Banking app to access your account from anywhere and make mobile deposits. You can also download our credit card app to access your credit accounts. Use our free online loan payment tool. Contact our Info24 line at 904.371.800. And transfer money anywhere using online or mobile banking.

Refinance Your Auto Loan

If you find yourself looking to free up money, consider refinancing your auto loan. Doing so can help you lower your monthly payments and even help you pay off your car sooner. Apply online at www.CommunityFirstFL.org or call us at 904.549.8768.

Protect Your Money

Unfortunately, scammers often take advantage of stressful situations like the current pandemic. They might even pose as organizations such as the Centers for Disease Control and Prevention (CDC) claiming to have new information about COVID-19. Beware of these scams and never give your personal information or online banking credentials to anyone. To learn more, check out our blog, "Use These Tips to Avoid Coronavirus Scams."

Keep Your Money Safe in an Interest-Earning Checking Account

We understand that saving money can sometimes be difficult during a crisis. But there are still ways you can earn and save more. By simply keeping your funds in an interest-earning checking account, you could be earning APY on the money you have. With our Advantage Checking account, you can even earn up to 1.5% APY*.

Automate Your Bills

If you're like most people right now, your schedule probably looks a little different from your normal routine, making it easy to lose track of things, like paying a monthly bill. Don't risk missing any of your monthly payments and getting charged late fees. Set up automatic payments so you can stay worry-free about paying your bills on time.

Speak with a Financial Advisor

As a member of Community First, you have access to a dedicated team of CFS** Financial Advisors with Community First Investment Services, who are standing by to help you make the right moves with the current market conditions in mind. Contact us at 904.371.8076 and select option 9.

Take the first steps toward financial confidence

by visiting www.CommunityFirstFL.org.

This site offers budgeting solutions, saving tips,

retirement investing strategies and more.

*APY= Annual Percentage Yield. Must have an Advantage Checking Account to qualify for 1.50% APY. 1.50% APY on balances up to \$500 and 0.05% APY paid on balances above \$500. Rates accurate as of 3/1/2020. Must do at least 10 debit card transactions monthly and be enrolled in eStatements to get higher APY on first \$500. Restrictions apply and rates can change at any time without notice.

**Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.