

CONNECT



3 Ways to Have Fun with Your Holiday Bonus

The holiday season is filled with many things to celebrate and be thankful for. In addition to the time with friends and family, the holidays can deliver surprise gifts of green, as in cash and bonuses.

If you are fortunate enough to receive a holiday bonus, take a moment to plan how to use it. This year, instead of just buying more presents or installing an in-ground swimming pool like Clark Griswold wanted to do, use your bonus as an opportunity to rethink how you spend. Focus on what you value most, and then use your goals and dreams as a spending guide. Here are three ways to do that according to CUInsight.com

Invest in yourself. We tend to put others' needs before our own throughout

the year. This bonus could be an opportunity for you to focus on your own needs and take that online certification or leadership workshop you've been wanted to attend. If it's cooking lessons or a new cycling class you want, go ahead and treat yourself. Or, maybe time is what you need most, so use your bonus to pay someone else to clean your house. Whatever it is, an investment in yourself will always pay off in the short- and long-term.

Plan ahead. Plan ahead by using the extra cash to finally start that emergency fund or vacation fund. Maybe the extra money can go even further by boosting your retirement savings. Get a jumpstart on your New Year's saving goals. It will set the tone for a successful 2019.

Pay your debts. We all know making a large payment on a credit card isn't what normally comes to mind when thinking "fun," but don't underestimate the happiness that can be gained from alleviating financial stress. Not to mention, paying down debt can result in a higher credit score, which could get you a better loan rate, if you're planning to buy a new car or home this summer. New cars or homes are always fun.

With these three ways of using your bonus, it's important to remember, it doesn't have to be one or the other. You can split your bonus and do multiple things. Every bit helps, when it comes to paying off debt or planning ahead. And, you can still have some to treat yourself.

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*The 3.30% dividend rate and 3.35% annual percentage yield (APY) are accurate as of 1/1/2019, with a minimum opening balance of at least \$1,000. Additions may not be made into the account after the account is opened until the maturity date stated on the account. Accrued dividends will not be paid if the account is closed before dividends are paid on the account. Penalties for early withdrawal will reduce earnings. Early withdrawal will result in a penalty equal to 180 days' dividends. The APY is based on the assumption that dividends will remain in the account until maturity. The share certificate will automatically renew to a standard 24-month share certificate at the current rate at the time of maturity. Dividend rates are declared by The Board of Directors of Tinker Federal Credit Union and are subject to change at any time. Tinker Federal Credit Union membership is required, which involves opening an initial share (savings) account with a \$5 deposit. Before opening an IRA share certificate, an IRA share account must be established. For more information, current rates, and terms, visit www.tinkerfcu.org or any TFCU branch, or call (405) 732-0324 or 1-800-456-4828.

TFCU Calendars Are Here!

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