

# Ohio HealthCare

FEDERAL CREDIT UNION

*You care for others, we care for you.*

## LOOKING FORWARD TO AN AMAZING YEAR AHEAD

If you are anything like me, you are thinking about a few New Year's resolutions and personal goals that you would like to accomplish in the upcoming year. Goals give us focus and motivate us to stay on track. I encourage you to take a moment to write down any goals you'd like to achieve. During this time of reflection and goal setting, I suggest you consider the following; we are far better united than we are divided. We are here to assist you in achieving your 2021 goals. With a new year on the horizon, let's look at a few other ways to improve our lives over the next 12 months.

You've probably heard the saying, "A penny saved is a penny earned," and now is the best time to take it to heart. With the holiday season in the rearview, debt may be on the top of your mind. Getting out of debt can be easy if you know the right steps to take. You may consider consolidating high-interest debt into one place at a lower interest rate so you can knock it out faster.

As we have learned this past year, it is extremely important to be mindful of your mental health. I want to share with you a few steps you can take to ensure you're setting yourself up for success. Plan out your daily schedule with tasks that you'd like to accomplish. Get outside for some fresh air and exercise whenever the weather permits. Lastly, ensure you get the recommended 6-8 hours of sleep each night.

We want to thank you for being a member of Ohio HealthCare Federal Credit Union. Your membership matters to us, that's what makes us different. We are looking forward to an amazing year ahead!

## Experience the difference.



## WELCOME

- P1. Looking Forward  
Holiday Closures
- P2. Recovering After Holiday Shopping  
Refinance Your Loan  
Safe Wintertime Fun  
Valentine's Day Treat

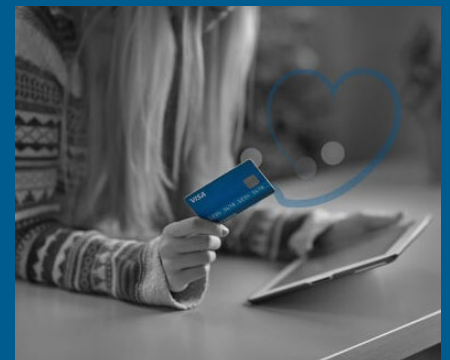
## HOLIDAY CLOSURES

**Martin Luther King Jr. Day**  
Monday, January 18

**Presidents Day**  
Monday, February 15

Download our

*Mobile App.*



Manage your funds and make the most of your busy life with a VISA® Credit Card.

## RECOVERING AFTER HOLIDAY SHOPPING

It's an easy thing to do: blow your entire month's budget on holiday shopping, festive outfits, and dining out. We have all been there. That's why we are here to share with you a few tips on how to recover and set yourself up for success for the new year.

### Trim up your budget

In order to free up more cash to recover from overspending during the holiday, pick out two or three monthly expenses that you can do without for now. Maybe it is the monthly manicure, that Friday Starbucks coffee, or maybe it is your Netflix subscription. You don't have to say 'goodbye' to these items forever - just for a few months to get a bit more cash in your pocket to put towards your debt.

### Double-down on credit-card payments

Credit card charges add up faster than you realize. Use the extra cash you have freed up to double-down on these credit card statements and avoid paying interest.

### Start saving for next year

It might sound silly to go shopping after the holidays but this is when stores are doing the best deals. You can find holiday cards, wrapping paper, and other items for more than 50% off. Shop now and save for the 2021 holiday season.



## Refinance Your Vehicle Loan

ALL titled vehicles, including recreational!

Looking to free up cash flow or pay off your loan faster? It may be a great time to refinance your loan. As a result of doing so, you could lower your interest rate, reduce your monthly payment, and reduce the total amount of interest you are paying.

Refinance with us and SAVE!



## SAFE WINTERTIME FUN FOR LESS

While you're working hard to get all of your financial ducks in a row and staying safe social distancing, you don't have to stay cooped up in the house for the next few months. There are plenty of ways to entertain yourself during the winter. Here are a few fun activities that won't wreck your finances or derail your budget:

- Have a family game night
- Bake seasonal treats
- Get crafty
- Play in the snow

## VALENTINE'S DAY TREAT RECIPE

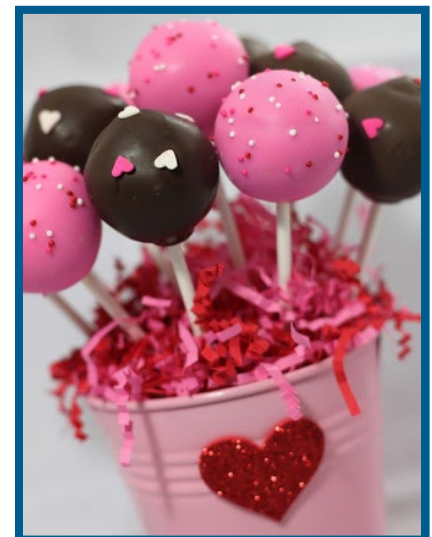
These Valentine's Day cake pops are super simple to make and are sure to impress everyone!

### Ingredients:

- |   |                                 |
|---|---------------------------------|
| 1 box cake mix and ingredients to make cake (usually water, egg, and oil) | 12 ounces dark baking chocolate |
| 1 tub frosting of your choice   | Valentine sprinkles             |
| 12 ounces white baking chocolate  | Lollipop sticks                 |

### Instructions:

- Bake cake according to package directions and cool completely.
- Place the baked cake into a mixing bowl and break apart large pieces with a spoon. Add about 3/4 tub of frosting and mix well.
- Shape cake into 1" balls. Poke with lollipop sticks.
- Place onto a prepared pan and refrigerate for 1 hour.
- Melt chocolate according to the package. Dip cake bites into chocolate.
- Place onto another baking sheet lined with wax paper. Finish by sprinkling with valentine sprinkles and refrigerate for chocolate to firm up.



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