



SAINT VINCENT
FEDERAL CREDIT UNION

NEWSLETTER | QUARTER 2 2021

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HOLIDAY CLOSURES

Memorial Day
Monday, May 31

Independence Day
Monday, July 5

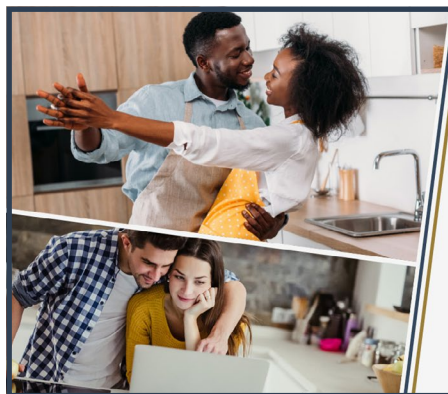
CEO LETTER TO OUR MEMBERS

Birds chirping, flowers blooming, and trees budding - these are all signs that spring is approaching. We have experienced quite a lot of change in the past few months. We all have adapted to the new norms during the pandemic. After the long, freezing winter that we have had, I am very excited for the spring months ahead - and we hope you are as well.

Our credit union has experienced several changes in the past few months. Many of you began using online banking more frequently as you stayed home to protect yourself and your loved ones. We encourage you to continue to take advantage of our online banking as we continue to navigate through this pandemic. We ask that you continue to stay patient and understanding as we enter our second quarter.

As always, thank you for being a part of our credit union family - happy spring!

- Jim Kemp



MAKE YOUR OWN MAGIC.

Consolidate your debt with us! Manage your debt quicker and easier. With our help, you can turn multiple payments into a single payment, lower your interest rate, improve your credit score, and more. It's so easy - it's like magic!



SPRING SUGAR COOKIE BARS

Spring is just around the corner - so celebrate by making these tasty sugar cookie bars!

Ingredients for Cookie Bars

- ¾ Cup Butter (room temperature)
- ½ Cup Cream Cheese (room temperature)
- 1 ½ Cup Sugar
- 1 Egg
- 1 tsp Vanilla
- 1 teaspoon Baking Powder
- ½ teaspoon Baking Soda
- ½ teaspoon Salt
- 2 ½ Cups Flour

Ingredients for Frosting

- ½ Cup Butter (room temperature)
- ½ Cup Cream Cheese (room temperature)
- 2 teaspoons Vanilla
- 2 ½ Cups Powdered Sugar
- Assorted Sprinkles

Instructions

1. Preheat the oven to 350. Grease a 13x9 pan very well.
2. In a bowl, blend butter, cream cheese, and sugar, and blend until well mixed. Add in the egg and vanilla and mix until completely combined.
3. Slowly add in baking powder, baking soda, salt, and flour until a thick dough forms.
4. Press the dough evenly into the prepared pan and bake for 20-25 minutes. Cool completely before frosting.
5. To make the frosting, add the room temperature butter and cream cheese and blend until well mixed. Add in the vanilla and slowly mix in the powdered sugar. Mix until creamy and smooth.
6. Spread the icing evenly and thickly across the cooled cookies. Sprinkle the icing with seasonal sprinkles.

TOP 10 FINANCIAL TIPS

1. Get paid what you're worth and spend less than you earn
2. Stick to a budget
3. Pay off credit card debt
4. Contribute to a retirement plan
5. Have a savings plan
6. Invest
7. Maximize your employment benefits
8. Review your insurance coverages
9. Update your Will
10. Keep good records

How are you doing on the above checklist? If you're not doing at least six of the 10, consider resolving to make improvements.

GO MOBILE!



We make mobile banking easy. Use our mobile banking feature to access your account anywhere and anytime, with just the touch of a button.

THERE'S NO PLACE LIKE HOME

Apply for a Home Equity Loan with Saint Vincent Erie Federal Credit Union. It's simple - use your home equity as collateral, consolidate your debt, and start transforming your living space.



CAR LOANS

Finance your new or used auto with Saint Vincent Federal Credit Union. We offer competitive rates on all of our loans!



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COME VISIT US!

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