

Your Financial Horizons

A QUARTERLY PUBLICATION FOR MEMBERS

SPRING 2022

32034-SPRING-0322

OFFICE LOCATIONS

Hawthorne Office

895 E Street
P.O. Box 2288
Hawthorne, NV 89415
[775] 945-2421
Fax [775] 945-1262

Yerington Office

201 North Main Street
Yerington, NV 89447
[775] 463-7842
Fax [775] 463-7693

Fallon Office

2711 Reno Highway
Fallon, NV 89406
[775] 428-6768
Fax [775] 428-6748

Winnemucca Office

311 South Bridge Street, Suite A
Winnemucca, NV 89445
[775] 625-3700
Fax [775] 625-3705

LOBBY HOURS

Monday – Friday
10:00 AM – 4:30 PM

TIIM AUDIO ACCOUNT ACCESS

“Transaction Information In Minutes”
1 [800] 778-1623

www.fhcunv.org

[866] 310-6999



BUILDING SUCCESS TOGETHER

FINANCIAL HORIZONS

CREDIT UNION

Annual Meeting

We're celebrating our 75th Anniversary this year! Our Annual Meeting will be held on June 18th at the Lions Park in Hawthorne at 1:00 pm. Susie's BBQ will be catering the event, and Buck Ford will be playing after a short business meeting. We'll have tons of giveaways and prizes too!

To attend, please RSVP with Kris Roberts by calling 775-945-2421 extension 4023, or emailing kroberts@fhcunv.org, no later than June 1st.

June 18th at 1:00 pm

**Lions Park in
Hawthorne, NV**



AMERICA'S
CREDIT
UNIONS™

*Where people are
worth more than money.*



ESi

This institution is not federally insured or insured by any state government.



ASI

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Staff Directory

Fallon: (775) 428-6768

Amber Kieszkowski: 3022
Andrea Cavanaugh: 4034
Angela Guthrie: 3018
Brandi Oberhansli: 3021
Cindy Kellison: 4030
Cynthia Frank: 3024
Jessica Thompson: 3025
May Arata: 3027
Melissa Breault: 3020
Sue Payne: 3028
Taylor Dewey: 3029

Hawthorne: (775) 945-2421

Briana Wilburn: 4047
Dawn McGhauey: 4035
Diana Fisher: 4053
Hannah Pellett: 4045
Julie McFatrige: 4051
Kourtney Lenzen: 4052
Kris Roberts: 4023
Lindsey Ives: 4036
Michele Hart: 4026
Justin Gilmore: 4054
Sarah Laramendy: 4044
Shani Holley: 4042
Stacey Holton: 4043
Stacy Nelson: 4046
Stephanie Johnson: 4050
Yaneth Castillo: 4049

Winnemucca: (775) 625-3700

Kim Long: 5025
Nataly Mendoza: 5022
Skylee Dewitte: 5023
Stacey Echeto: 5024
Talyn Geiger: 5028
Victoria Vazquez: 5027

Yerington: (775) 463-7842

Arcelia Arellano: 2028
Carina Ruvalcaba: 2024
Carolina Estrada-Cota: 2027
Chris Schneider: 4031
Crystal Rodrigues: 2026
Lizett Hernandez: 2029
Melissa McClure: 2021
Oralia Sandoval: 2015
Patty Gunn: 2014
Riley Fenrich: 2022
Ron Bryant: 4020
Theresa Lupori: 2012

Youth SMART Certificates – This Month Only!

Have you checked out our certificates designed specifically for our youth ages 5-18 years old? SMART Certificates were created to help our children learn how to set goals and help them save to reach those goals.

- Minimum deposit of \$25.00
- Unlimited deposits thereafter (must be at least \$10.00 or more)
- Terms available from three months to 48 months
- Higher dividend rates
- Dividends compounded daily and credited monthly

We will also send a tracking sheet home with them to hang on the wall to help remind them of the goals they have set.

Smart Certificates are only available during April for National Youth Month. If you would like more information, please stop by or call any of our offices.



**Pay back friends and family easily
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Zelle is a great way to send and receive money,
and it's used by millions of people because it's:



Send money directly from your account to theirs,
typically in minutes¹



Send and receive money right from your online or
mobile bank account



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GET STARTED TODAY



¹U.S. checking or savings account required to use Zelle. Transactions between enrolled consumers typically occur in minutes.

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REDUCE YOUR CREDIT CARD DEBT



Credit card debt doesn't have to keep you from fulfilling your financial goals.

Not all debt is bad. Mortgage and auto loans are often necessary, but credit card debt can be sneaky – it usually starts small and gradually increases. Over time, your card balance may feel overwhelming, like you'll never be able to pay it off.

Thankfully, there are strategies you can use to start reducing this debt that can threaten your long-term financial security.

Control your spending. You can't control the interest rates on your cards, but you can control how much you spend. Limiting overspending means making hard decisions. If you can't pay cash or pay your credit card balance every month, you probably shouldn't spend the money.

Pay off as much as you can. If you already have significant balances on your cards, it's important to pay more than the minimum monthly payments. You'll shrink your total balance faster and pay less interest over time.

Set up automatic payments. Missed credit card payments often come with late fees that only add to your debt. And worse than that, missed payments can cause a significant hit to your credit score. Set up automatic payments to get rid of human error and the potential for missed payments.

Snowball Method. Using this debt reduction strategy, you'll pay off your smallest debt first. Make minimum payments on all other forms of debt while paying as much as you can on your smallest balances. Once cleared, roll those payments into the next smallest debt, and continue snowballing until all your balances are paid.

Avalanche Method. Target cards with high interest rates since they cost the most in monthly interest charges. Make minimum payments to all other debt except for cards with high interest payments. Pay as much as you can on those cards since their debt is the most financially crippling.

It typically takes far more time to pay off credit card debt than it does to accumulate it, and besides that, it's generally less fun. Focus on implementing these strategies to start creating a more stable financial future.

We'll continue to work on strategies to create a financially secure future. As always, contact the office if you have any questions or would like to discuss further.

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Tips for Using a Personal Loan

There are times in life when we need to cover costs that don't fit within our budget. The ideal solution is to save up for a big expense, but that's not always possible. When this happens, a personal loan may be your best option for boosting your spending while keeping your interest rate and repayments low.

If any of the following describe your situation, a personal loan may be right for you. When you're ready, stop by and see Financial Horizon's lending team. We'll answer your questions and help you get started.

- **Consolidating debt.** If you're struggling to pay off high-rate credit card balances, a common solution is to pay them off with a lower-rate personal loan. Then, you simply make one low monthly repayment rather than dealing with multiple debts.
- **Expanding your family.** There are endless upfront costs associated with a new baby, especially in situations where you need to move to a bigger home, cover large medical bills or pay for expensive adoption fees.
- **Covering seasonal costs.** The holidays are often a time of financial stress. Gifts, food, travel and time off from work can all add up. Instead of turning to high-rate credit cards or department store cards, a personal loan could be a better budget booster.
- **Celebrating life events.** Anniversaries, vacations and weddings are all times that call for extra cash. Big milestones such as starting college are also popular reasons for members to seek out personal loans.
- **Managing unexpected emergencies.** Big medical bills. Vehicle repairs. A leaky roof. When life doesn't go as expected, it's comforting to know that financial support is nearby. The application and approval process for a personal loan is quick and easy to get you the cash you need.