We're committed to helping Southwest Ohioans achieve more. Through financial education and personalized support, MyUSA Credit Union provides affordable, trusted, local financial solutions that help our Members reach their goals.

We're proud to be your neighbors and treat you like family! Instead of using traditional and confusing bank acronyms, our Greater Miami Valley team works one-on-one with Members each day to provide the kind of straight talk and lifetime support needed to empower others to create the life of their dreams by making smart financial decisions.

MyUSAcu.com

myusa@myusacu.com

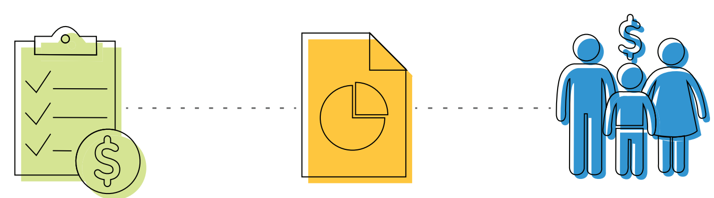
800.633.8905

MyUSA CREDIT UNION

Know Your Numbers

MyUSA Credit Union can help you know and understand your key financial numbers.

Use this guide to get started, then contact us for individual guidance.



MyUSAcu.com

Tip #1: Request a Free Copy of Your Credit Report

A credit score is a number that predicts how likely you are to pay back a loan on time. A higher score reflects a better loan paying history and generally makes you eligible for lower interest rates and better deals. Besides lenders, other people who may pull your credit include employers, telephone and utility companies, insurers, and apartment rental companies.

AnnualCreditReport.com is the only federally authorized central source for free credit reports. Data on one report may not be reported to another bureau, so we recommend you get a report from Experian, TransUnion, and Equifax. Make sure information in the report is accurate and dispute any errors. Requesting your free annual credit reports will not cause your credit score to drop.

- [ ] **Online** AnnualCreditReport.com
- [ ] **Phone** 877.322.8228
- [ ] **Mail** Annual Credit Report Request Center, PO Box 105281, Atlanta, GA 30348-5281

Tip #2: Understand What Affects Your Score

Payment History

Do you make loan payments and pay bills on time?

☐ Rarely ☐ Sometimes ☐ Often

Pay on time, even if it means you can only make the minimum payment.

New Credit

Do you frequently apply for store credit cards to get a discount?

☐ Rarely ☐ Sometimes ☐ Often

Multiple credit inquiries negatively affects your score. Plus, many store credit cards charge very high interest rates.

Amounts Owed

Do you get close to your credit limits or "max out" your cards?

☐ Rarely ☐ Sometimes ☐ Often

Review your credit limit and keep your use well below that number. Many experts advise using less than 30% of your limit.

Credit Mix and Length of History

Do you have history using more than one type (i.e., mortgage, student loan, auto loan, and credit card?)

☐ Rarely ☐ Sometimes ☐ Often

The more varied your credit is, and the longer you have accounts and pay them on time, the more it helps increase your score.

MyUSA Credit Union can help you get a handle on your finances. We may also be able to help you decrease your debt payments.

Tip #3: Maintain a Balanced Budget

1. Understand Where Your Income Comes From

Source	Monthly Amount
Primary Job	
Spouse or Significant Other's Job	
Government Programs	
Gig Job	
Financial Support	
Other	
Other	
Total Monthly Income	$

2. Understand Where Your Money Goes

Source	Monthly Amount
Rent or Mortgage	
Savings	
Utilities (Gas, Electric, Water, Trash)	
Phone	
Internet	
Cable or Other Streaming Subscriptions	
Auto Loan / Transport	
Gas	
Insurance (Auto, Home, Life, Other)	
Groceries	
Dining Out	
Shopping	
Entertainment	
Education and/or Childcare	
Medical Expenses	
Credit Card Payments	
Student Loan Payments	
Personal Care (Haircuts, Nails, Etc...)	
Donations and/or Gifts	
Other	
Other	
Total Monthly Expenses	$

*if you have quarterly, semi-annual, or annual expenses, divide by 3, 6, or 12 to figure the monthly expense.

3. Understand Your Monthly Balance Surplus or Shortage

Enter Your Total Monthly Income	
Subtract Your Monthly Expenses	
Balance Surplus or Shortage	$

If you have a balance surplus – congratulations!

With the extra funds, you could:

- [ ] Set aside money in a savings account for the future.
- [ ] Pay off debt with the extra funds.

If you have a shortage – don't worry! When bills are piling up, it's important to remember that you are still in control. Small steps you choose to take can lead to big changes.

If you run out of money before the end of the month, think about ways you can increase your income and decrease your spending.

Identify areas you might cut back:

- [ ] Do you have memberships, subscriptions, streaming services, or other items you're not using anymore?
- [ ] Cook at home more rather than dining out.
- [ ] Do you pay fees to access your money (i.e., ATMs, check-cashing services, etc...?) Open an account at a credit union – like MyUSA Credit Union!