



5 easy ways to save money right away

With how easy it is to spend money, saving it can be very intimidating. There's always a new gadget to buy, restaurant to try, or bill to pay but it's still very important to make sure that you're saving your money. Studies have found that only 40% of Americans would be able to pay an unexpected \$1,000 expense and whether you want to save up to make your retirement as comfortable as possible, send your children to good colleges, or buy the house of your dreams, having a saving plan can be pivotal. Fortunately for you, while saving money can be hard, it isn't impossible and USMFCU is here to help! Here's 5 easy things you can do right now to help you save money.

Set up automatic deductions to a savings account

Have your employer automatically deduct a set amount of money every pay period and transfer it into a savings or retirement account. This is a great method because you don't even have to keep up with anything! Also, don't worry if you can't deduct too much money due to your expenses and bills, even a little bit will turn into a significant amount of savings before you know it! USMFCU can even transfer a fixed amount of money from a checking account into your savings every month if you'd prefer.

Set all your expenses to Auto-pay

Have you ever had to pay a late fee just because you forgot about a bill? You can avoid this by making sure all your expenses are set to automatically deduct from your bank account. This will make sure that you aren't paying unnecessary late fees, and a lot of businesses offer discounts for signing up for this service!

Refinance your big loans

Refinancing your loans with us could save you hundreds of dollars AND even lower your payments! Stop in to the credit union or give us a call to learn more about your options or get an application.

Use our nation-wide ATMS to withdraw your money

When you use a non-affiliated ATM to withdraw your money it is very likely you'll have to pay fees which will add up over time. Thankfully, we are a member of the Co-Op network which allow you to use your ATM and Debit card surcharge free at ATMs and shared branches throughout the country. Click [here](#) to find one near you!

Set a goal

It's way easier to save when you have a specific goal in mind. Envision how much you want to save and what you're doing it for to motivate yourself! We'll always be happy to update you on your balances so that you can track just how close you are to the finish line!