

MAKING MORE POSSIBLE

OLMECU

SUMMER 2023



MEMBER NEWSLETTER

Calling all Moms, Dads, Grandparents, Aunts and Uncles!

Why not give the young person in your life a gift that will last a lifetime: a savings account at your credit union. You can be there for them in the same way that we have been for you over the years. Help that special someone in saving for a bike when they are young and a car when they are older! What a fantastic way to get them started on a productive life of financial security, and they will always remember how you helped getting them there!

Please refer your family members to us so they can open an account and enjoy all the benefits of membership!



Pathlights (formerly PLOWS Council on Aging) is looking for volunteers to deliver meals to homebound older adults. Ideally, you will commit to delivering meals one morning a week (9:00 a.m. – 11:00 a.m.) from Pathlights' offices in Palos Heights to the Palos and Orland Townships.

You will need your own car, a valid driver's license, and auto insurance. A small stipend offsets driving expenses. Must pass a criminal background check. Flexible arrangements, pairs welcome. Email Don at darneberg@pathlights.org. Learn more about Pathlights at www.pathlights.org.

Make The Switch To eStatements!



View Anytime

Access your statements whenever you like, from wherever you are.



Available Sooner

Receive your eStatements on the 1st day of each month. Much sooner than a mailed paper statement!



Environmentally Friendly

Switching to eStatements helps us reduce the amount of paper we use.



No Storage Required

Eliminate the need to file and securely store paper statements at home.



It's Free

Signing up for eStatements is free and simple to do!

eStatements are a convenient, secure way to receive your statements. Sign up today! Visit our online website at olmecu.virtualcu.net. Your username is your account number, and your initial password is the last four digits of your social security number.

9 Ways to Freshen your Finances

When it comes to cleaning, most people target their homes. And while it's always a good idea to reduce clutter and clean up, do not forget to freshen your finances as well. Check out some ways to review and improve your finances.

Add up your total debt. If you have multiple credit cards, check the balances on each. Knowing the amount, you owe for each card can put debt in perspective and motivate you to eliminate it.

.... **And Make a Plan** to pay it off! Take proactive steps to paying off your total debt once and for all. Set a timeline for yourself. Can you be debt free in six months? A year? Keep it realistic with how much you can reasonably pay, but also push yourself to commit more.

Step up Monthly payments. The fastest way to be debt free is to pay more every month. Target the highest-interest debt first. Review (or make a) budget. Review your expense categories. Designate priorities and set limits for discretionary spending.

Slash excessive spending. Do you buy coffee every day? Subscribe to multiple streaming services when you only use one? It's okay to allow yourself personal expenses but cut back on excess.

Set Financial Goals. If you are determined to buy a home or new car, make a plan. Even if it's a modest goal like a new computer, you will not be able to afford it if you do not start actively saving each month.

Contribute more to savings. We all want to increase the balance in our savings account, but it's easy to get distracted.

Practice financial peace. Accept that you cannot buy everything you want and try to be happy with what you have. If you fight against the limit of your finances, you may likely end up in debt.

Kickstart your retirement/college savings account. If you have fallen back on retirement contributions or have not yet started a college account for your kids, now is the time to plan! Figure out how much you can afford to put away. Even if it is not as much as you would like, a smaller sum is better than no sum at all!



Signature Loans

Signature Loans allow you to borrow on your signature alone for whatever you need!

Whether you're facing an unexpected expense, home repairs, or just looking forward to a family vacation, OLMECU can help with our low-rate Signature Loans.

PAL Loans

Check out our PAL loans for those emergencies that might come up. Our PAL loans can be a useful tool for borrowing a small amount of money for a short amount of time.

Vehicle Loans

Thinking about purchasing a new or used car? The vehicle purchasing process can be a stressful experience, but it doesn't have to be. As a member, your credit union will help make your next vehicle purchase, quick, easy, and convenient. Don't waste time at the dealership or try to guess what you can afford. We can provide pre-approvals and peace of mind with our low rates on new or used cars.

Oak Lawn Happenings

Sunday Concert Series

7:00 p.m. – 9:00 p.m.

July 9 Doug Horne & Orchestra

July 23 Charles and Company

August 6 Grace and John

August 20 Birdhead

August 27 RevDog

Village Green, 9446 Raymond Ave

National Night Out

Tuesday, August 1 6:00 p.m. – 8:00 p.m.

Village Hall Lot, 9446 Raymond Ave

Oak Lawn Fall Music Festival

September 8-10

95th & Cook Avenue

Tinley Park Happenings

Farmers Market

Saturdays, 8:00 a.m. – 12:30 p.m.

June – October

Zabrocki Plaza, 17375 S Oak Park Ave

Cruise Nights

Tuesdays, 5:00 p.m. – 8:00 p.m.

May 30 – August 29

Oak Park Ave 171st St to 173rd Pl

Music in the Plaza

Select Saturdays, 7:00 p.m. – 10:00 p.m.

June – September

Zabrocki Plaza, 17375 S Oak Park Ave

National Night Out

Tuesday, August 1 6:00 p.m. – 9:00 p.m.

Freedom Park, 7835 Timber Drive



"Bowling is fun in your spare time!" Some of your Credit Union Board and Oak Lawn members headed out for a night of bowling! They had a great time bowling for two hours with pizza, strikes, and spares!



OLMECU HOURS OF OPERATION

Monday through Friday

9:30 a.m. to 4:00 p.m.

Closed Wednesdays

Tel: (708) 636-0470

Fax: (708) 636-5303

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"Do not save what is left after spending but spend what is left after saving."

- Warren Buffet