



SAVE ON A SHOESTRING

Finding it hard to make that dollar stretch? You're not alone. Many members are feeling the pinch. Here are a few helpful tips to help you save on:

GROCERIES

- Buy store brands
- Buy in bulk
- Use coupons

UTILITIES

- Lower your water heater temperature
- Use compact fluorescent light bulbs
- Lower the thermostat

HOUSEHOLD

- Shop at dollar discount stores
- Have a garage sale for extra cash
- Buy used instead of new

ENTERTAINMENT

- Enjoy a pot-luck dinner with family and friends
- Cancel rarely-used magazine subscriptions
- Check out free books and videos from the library

CLOTHING

- Buy wash-and-wear (skip the dry cleaner)
- Only buy on sale items
- Ask family & friends for gently used clothing



Unable to pay bills?

Not sure if you're saving enough?
 Coping with a job loss or loss of income?

Speak about solutions privately and confidentially with Colleen Knopp, our AFCPE-certified Budget Advisor. Colleen will be available in branches with tips to help you keep your finances in order, save for those large expenses, and get you back on track.

It's FREE and NO APPOINTMENT IS NECESSARY!

Colleen will be available 10 am to 4 pm:

- | | |
|-----------|----------------|
| April 17 | APG |
| May 8 | Aberdeen |
| June 26 | Elkton |
| July 24 | Laurel Bush |
| August 14 | Havre de Grace |

Unable to come in?
 Call 410-272-4000, ext. 5530, or visit www.APGFCU.com, under the Advice & Education tab, to fill out a form and schedule a **FREE** personal consultation.

A DOLLAR HERE, A DOLLAR THERE! SEE HOW MUCH YOU CAN SAVE ON EVERYDAY EXPENSES!

SAVINGS PER MONTH

Pack lunch from home (saving estimated \$3/day)	\$60
Substitute 1 coffee for 1 cappuccino	\$40
Eat out 2 fewer times a month	\$30
Save 50¢ a day in loose change	\$15
Borrow, rather than buy, one book a month	\$15
Cut soda consumption by 1 liter a week	\$6

Keep or open your checking at APGFCU where it's **FREE!**

For **FREE** budgetary advice and helpful financial resources, visit www.APGFCU.com, under the Advice & Education tab, call **410-272-4000**, press four, or stop in!



"I JUST RECEIVED A TAX REFUND CHECK FOR \$1,800. WHAT IS THE BEST FINANCIAL USE OF MY "FOUND MONEY?"

First, it's important to recognize that this is not "found" money. It is your money that you've been letting Uncle Sam hold on to, interest-free! And a "refund" simply means you've been paying more than you need to all year long.

If you do receive a large refund, your best bet is to set aside the extra income in an "emergency funds" savings account. It will earn interest and you will have extra money when you need it for car repairs or other unplanned expenses.

IS YOUR INSURANCE COSTING YOU?

In tough times, it's important to find ways to reduce expenses, and one way is to review your current Auto and Homeowners insurance policies for potential savings.

The CIMA Companies, Inc./ENI Insurance Services represents the majority of the major insurance companies available in the Delaware, Maryland and Virginia area. They can help you review your current insurance policies, provide you with quotes and suggestions that may save you money and help better protect your assets.

Last month CIMA helped two member-owners SAVE \$300 on their auto policies while improving their coverage. That's REAL member-owner value!

RETIRE ONLINE!

The Social Security Administration estimates that the baby boom generation will become eligible for retirement at a rate of 10,000 a day for the next 20 years. To manage the 10,000 daily applications, the SSA offers a new online service that will allow people to get their benefits without ever traveling to a Social Security field office.

With online enrollment, most people will be able to apply for their retirement or disability benefits in 15 minutes or less. The SSA has had versions

Or, use your refund to pay off your credit cards. Paying down your debt is one way to secure your financial future.

If you continue receiving large refunds, discuss the exemptions you should be claiming with your tax advisor.

For more information, visit our Tax Solution Center on www.APGFCU.com, under the Advice & Education tab.

For more information, and to obtain a quote, contact CIMA/ENI Insurance Services, at **1-800-649-4392** or visit www.cimaworld.com/apgcreditunion.



CIMA/ENI Insurance Services has partnered with APGFCU for over 10 years, providing quality coverage and competitive pricing for both Auto and Home Insurance.

ENI disclaimer: This insurance is offered by ENI Insurance Services, LLC and is not a product of APGFCU. This program is totally administered by ENI, an independent insurance agency.

of online applications since 2000, but in the past applicants still had to mail or deliver paper documents with their signatures and copies of birth certificates or W-2 forms. Now, the process is paperless. Apply for retirement benefits online at www.socialsecurity.gov, call **1-800-772-1213** (toll free), or make an appointment to visit any Social Security office to apply in person.

Personal Security Tip

Get an extra layer of security when you shop! In addition to APGFCU's other ways of preventing, detecting, and resolving fraud, we offer Verified by Visa®, a FREE, simple-to-use service that confirms your identity when you make an online transaction.

It's easy! Just add a personal password to your existing APGFCU Visa credit or check cards. When you make purchases online, you'll validate your identity by entering your password in a special "Verified by Visa" window. This added security will help in reducing fraud and minimizing risk sometimes associated with purchasing online. To register your Visa cards, go to www.APGFCU.com, under the Loans & Visa tab, and then click on the **Verified by Visa** logo in the Visa section. It's a simple way for added identity protection.

Quarterly Brainteaser



The logic professor posted a note on his classroom door. "Class is cancelled today on account of Spring. We will meet again at 1:00 pm, three days after two days before the day before tomorrow." What day does the class meet again?

The answer to last quarter's brainteaser is: The marines were standing back to the edge of the ship so they were looking at each other. It does not matter where the ship is (of course it does not apply to the North and South Pole).

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