

The logo for Thinkwise Credit Union features the word "Thinkwise" in a sans-serif font, with "Think" in red and "wise" in dark blue. A thin red and blue arc is positioned above the "i" in "Think". Below the main name, the words "CREDIT UNION" are written in a smaller, dark blue, all-caps sans-serif font.

Thinkwise

CREDIT UNION

January | 2021



A MESSAGE FROM THE CEO

It's been nine months since a pandemic changed our lives. As I write this, our county is under a Stay Home Order due to lower ICU availability at the hospitals. On the flip side, two companies are close to getting a vaccine approved. While it may not create immediate relief, it will be a start to help get the world moving in the right direction.

Not being able to go out as freely to different places has caused me to find more things to do at home. Did you know there are different types of light switches depending on what they do? I did not realize it until my wife requested that we change all of them in the house: that and multiple trips back and forth to the hardware store. Besides light switches, I started organizing photos of the family, both physically and digitally.

I came across the picture taken of me the first day I started in credit unions over 18 years ago as a Training Manager. Back then, the only thing I knew about credit unions on my first day was that the words credit union were on my debit card. Very quickly, I learned what made credit unions unique. I spent the next six years training both employees and members on the benefits of being a credit union member. Today, I continue to tout the benefits of being part of a credit union.



Do you know what makes a credit union unique? YOU!

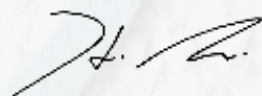
The members make everything we do possible. As a member of Thinkwise Credit Union, you are an owner with a voice. You vote in the Board of Directors at our annual meeting, which is tasked with governing the credit union. Every idea created is always based on one thing; "How will it benefit the members." One of our most significant benefits will be moving closer to our members at the San Bernardino City Unified School District headquarters next year. Our new headquarters is slated to be ready next year. On an important side note, the Board of Directors has voted to postpone our annual meeting for a later date in 2021.



Our members' and employees' health and safety are our top priority, so we will hold our meeting when it is safe. I am looking forward to a less chaotic and more normal 2021. If we stay patient, kind, and safe, it should not be a problem for any of us.

Here's to welcoming 2021!

Sincerely,



Heri "Eddie" Garcia
President/CEO





Thinkwise
CREDIT UNION

Our Sierra Way branch will be relocating!

599 N E St.
San Bernardino, CA 92401

Early 2021

This year's annual meeting will be postponed.



Meeting details to be determined!

We have decided it is in the best interest of our members and staff to postpone our annual meeting. Please stay tuned for the new date and time.





IN THE COMMUNITY

First off, we'd like to thank our members for making our International Credit Union fundraiser a success.

Together we were able to give \$1,125.00 to the HOPE team, which will be used to continue the fight against homelessness in San Bernardino County.



In the month of October, we also were able to present funds to 100 Black Men of the Inland Empire, which focuses on mentoring minority youth. As an education-based credit union, we wanted to give to an organization that lines up with our principles.



Thinkwise staff unanimously decided to give \$1,000.00 out of the employee fund, which we hope will be able to change lives in our community, especially in today's climate.

We were able to attend Valley College's golf tournament in October as well as sponsor a hole. At the end of the month, we took donuts to our friends and partners at the School Police Station to thank them for their hard work.

We also purchased our annual breast cancer awareness shirts from them, which benefit cancer research. We're happy to be able to find ways to stay involved, although it looks different this year.



Around Halloween, we partnered with Arrowhead United Way to pass out goody bags to students in our immediate area.

Our Business Development Manager, George, was able to assist at the drive-thru event.





IN THE COMMUNITY



In November, we hosted 'Coffee with a Cop' with our SBCUSD Police. Members were able to interact with the officers and ask any questions they may have. We had coffee and donuts for all!

We also donated baskets at the end of November to the SBCUSD Police for their 'No Shave November' competition, which raises awareness and funds for cancer. It's always an honor to judge the participants' facial hair.

During this holiday season, we are trying our best to stay both safe and involved. There is important work to be done in our community that cannot be cancelled.

We collected toys for families in the San Bernardino school district that are in need and donated \$150.00 worth of toys to the San Bernardino City Police Department at their Stuff the Bearcat event in early December.



We are fortunate to have roots in a strong community that has been able to adapt during this pandemic. Our hope is to continue to find ways to give back and be able to shift our methods, but remain strong in our priorities and commitment to our members.

Be sure to check our events page on our website for upcoming events as we can have them. Stay connected with us through social media and e-mail as well.

We are grateful for our members, community, and wish you all a safe and happy new year!



Having the post-holiday blues?

We know that holiday expenses can add up quickly before you even realize it. If you are feeling overwhelmed by January's bills, here are a few options that we can help with to ease the stress:

- **Refinance your vehicle**

- Have you considered refinancing your car loan? With a change in term or a lower interest rate, refinancing might reduce the amount of your monthly loan payment and give you some breathing room. Have a vehicle that's paid-in-full? We refinance those, too.

- **Consolidate your credit cards**

- Don't let a holiday hangover put a damper on your new year. If too many cards are weighing down your wallet, resolve to trim your monthly expenses by transferring those high-interest rate balances to a different card. With a low-interest rate and no balance transfer fee, you'll start saving money right away!

- **Refinance your home equity**

- If you're a homeowner, take advantage of the equity in your home to pay off those high-interest bills. Home Equity Loan interest rates are typically lower than credit card rates, making refinancing your equity a great option for consolidating credit card debt. A Home Equity Loan could be the answer to helping you keep a balanced budget in the new year. If a holiday shopping hangover has your budget in a bind, apply online today to see if we can help cure those wallet woes and start your new year off right.



Apply for our Holiday Loan

There is still time to put yourself back on track for the new year. January is the last month for our Holiday Loan, so restructure your debt by applying today!

[Apply Now](#)



Your time is valuable to us! You can now set an appointment for all of your banking needs. Choose your service and which branch you would like to schedule at, confirm, and it's set! We look forward to being able to serve you in a quick and safe way.

Set an appointment for:

- Loan Processing
- Account Services
- Card Disputes
- And More!

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[CLICK HERE.](#)

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90-DAY DEFERRAL

LAST DAY IS MARCH 31!

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HOLIDAY CLOSURES

New Year's Day

Friday, January 1

Martin Luther King Jr. Day

Monday, January 18

Presidents Day

Monday, February 15

[Thinkwisecu.org/events](https://www.thinkwisecu.org/events)

Social Media: @Thinkwisecu

