



Thinkwise

CREDIT UNION

WINTER 2022

2021 was a banner year for Thinkwise Credit Union. After 34 years at our Sierra location, we finally moved our headquarters and branch to downtown San Bernardino in March. Going through 34 years of history during our move really showcased what we have done as a credit union. When we first moved into the Sierra Building in 1987, our asset size was 10 million. We ended 2021 with 111 million in assets, a 1,010% increase. Many people don't realize that things we view as normal today were breaking innovations when they came out. Our members love using their Thinkwise debit cards, but back in 1993, we didn't even offer them. In fact, many people viewed debit cards as a gimmick or fad that would not last. Today, our members spend \$5.3 million a month using their debit cards! We introduced a website in 2000. It was elementary and mainly informational. Today, our website allows new members to join and access online banking and quickly allows members to apply for a loan with our low rates and start saving A LOT of money (hint, hint).

We are not stopping in 2022. Soon you will start to see more products and services being introduced to make your financial life more manageable. We will be offering student loans by the time you read this, including refinancing. We are also implementing a new system that will allow you to communicate with us the most comfortable way you would like, including video chats and texts. You will also be able to make payments to your Thinkwise loans online with a checking account or debit card from another institution. We are looking forward to making it a breeze for you to utilize our services.

Even though there have been changes throughout the years, one thing always stays the same: our commitment to our members and community. Working together to better ourselves and those around us is the credit union way. Want to make a big difference? Use our services. Save money by refinancing your high-interest loans from institutions that only pretend to care about you. Open a special account to save for your children. Each one of those things helps us out immensely and lets everyone know how proud you are to be our member.

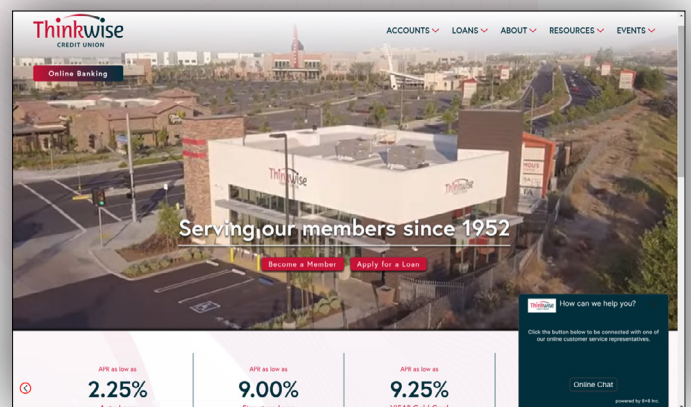
If you have not had a chance to stop by and see our new building, please do! Say hello, and make sure to ask if we have any products or services that would help make your life easier and more cost-effective.

Sincerely,

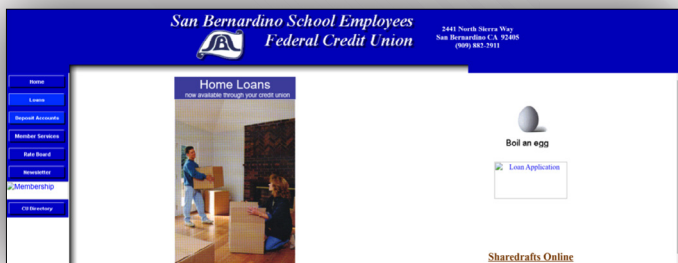


Heri "Eddie" Garcia
President/CEO

WEBSITE CIRCA 2022



WEBSITE CIRCA 2000



♥ IN THE COMMUNITY

The last quarter of the year was filled with very exciting things! We are so happy to be able to host and offer support to our community partners & members at our headquarters in San Bernardino.

This has been a plan of ours for quite some time, and it is finally coming to fruition.

In the last few months of the year, we were able to sponsor and play in a few golf tournaments, including ones supporting the San Bernardino Police Department's Mounted Unit, Superintendent Ted Alejandre, and St. Joseph Catholic School out of Orange County.



We have started to become involved in person again at school sites, taking donations and even holding our well-known Bite of Reality financial simulation at CSUSB in October. We welcomed principals from the local charter school association and the KITS club from the Making Hope Happen Foundation multiple times for their fall events. We hosted a Safety Summit for San Bernardino County Schools attended by San Bernardino County Sheriff Dicus and many other law enforcement leaders from the Inland Empire.



In the month of December, we hosted a community Christmas tree lighting at our E. St. location. Together with non-profit Revive San Bernardino, we were able to bring local organizations and clubs together for a fun night complete with a food truck, resource booths, and, most importantly, community involvement.



CONTINUED ON NEXT PAGE



♥ IN THE COMMUNITY (CONTINUED)

Lastly, in December, we were also able to host two mixers at our E. St. building, which has been a goal of ours for quite some time. The Making Hope Happen Foundation from SBCUSD had a lovely time entertaining their supporters and showcasing their work from the year, and the Chamber of Commerce also had a great time at the first event since the pandemic!

We could not support others if we were not supported as well, so we want to thank everyone who has given their time and resources, including our Board of Directors and Supervisory Committee. We hope you all have a great and prosperous new year, and we look forward to what we can accomplish in 2022!



FURTHER YOUR EDUCATION THE SMARTER WAY!

We are happy to now offer our members a student lending option through Student Choice! Visit thinkwisecreditunion.org for resources, tools, and webinars as you navigate the world of paid education. If you're ready to apply, simply create a profile and fill out the loan application electronically. No matter what stage in your life you are in, Thinkwise is here for you!



SEASONAL SAVINGS GUIDE

Here are a few ways you can make some hidden savings each month.

February: Stock up and save on chocolate this month! Clearance prices will start right after Valentine's Day, but in early March, you'll see discounts as significant as 75 to 90% off. Not only can you find deals at Walmart and Target, but you'll also find discounts in pharmacies like Walgreens and CVS. Lastly, don't forget to check the significant chocolatiers like Godiva.

March: Spring merchandise is already hitting the racks. But it's still cold outside, and there are tons of clearance deals to be had on everything from sweaters and boots to snow shovels and sleds. Score some new gear to finish out the season or stock up for less for next year. Much like the February football frenzy that is the Super Bowl, March Madness is the basketball equivalent for the following month. As the NCAA tournament gets going, you can score slam dunk deals on party favorites, apparel, and magazine subscriptions.

April: Tax time is near! If you haven't done so already, start prepping. Round up your records (receipts, canceled checks, and a copy of your Social Security card); keep an eye out for tax-related mail (W-2s, 1099s); consider your filing options; and visit www.irs.gov for help. Being prepared now will help you get the most out of your return. Spring is also near, and temps are rising. When they do, embrace the natural warmth by turning off the heat and opening the windows. Letting in the fresh air will not only improve your health but also your heating bill.



HOME EQUITY LINE OF CREDIT

With Thinkwise Credit Union, the possibilities are endless! Did you know you can take out a loan to renovate your home? We offer unique solutions for our members' various needs. Call us or book an appointment online to speak with a Personal Account Advisor to determine what best fits your needs.

[LEARN MORE](#)



NEW YEAR. NEW BUDGET.

We are sharing with you five tips to revamp your finances in the new year!

Start by making a budget

A detailed monthly budget can help you pay your bills on time, have funds to cover emergencies, and reach your financial goals. When was the last time you re-evaluated your financial health and created a budget? Get started.

Create a financial road map

What are your financial goals? Everyone needs to plan for basics like retirement – however far off that may be — but you can also map out your other spending. Account for big expenses like a house or a car ahead of time. Utilize savings calculators like the ones on our website to help save toward your goals. thinkwisecu.org/calculators

Know what you're saving for

Whatever your financial goals are, it's never too soon to start working toward them. First, get your savings started by putting money away in an emergency fund. Then you can start putting money away toward your other goals. These tips will help you keep track of your finances so you can reach your goals.

Get informed about credit

Why does your credit score matter? How can you improve it? Your credit report determines whether you qualify for a loan and the rate at which you are going to pay it. Learn how to keep your credit score strong.

Talk about it

It's smart to hold a family meeting at least once a year to discuss finances. You can take that time to assess where you are financially and adjust your spending and saving goals if they have changed.



LOOKING FOR A FRESH START?

REROUTE YOUR FINANCIAL FUTURE AND REFINANCE YOUR AUTO LOAN WITH THINKWISE!

Hurry, the open road is calling - apply online today by visiting our website or contact us directly at (909) 882-2911.

Not interested in refinancing an auto loan? We also offer auto loans for new or used vehicles.

[LEARN MORE](#)



CHECKING ACCOUNTS

Placing your money in a Thinkwise Credit Union Checking Account is perfect for your money's safety and security! With our Wise Checking Account, get perks like identity theft and cell phone protection on top of access to your funds 24/7.

Visit our website to learn which account is best for your needs!

[LEARN MORE](#)

HOLIDAY CLOSURES

Presidents Day
Monday, February 21

Social Media:
[@Thinkwisecu](#)

