



Thinkwise

CREDIT UNION

SPRING 2022

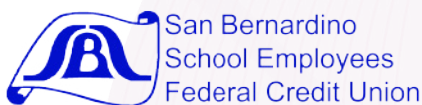
Were you alive when the Special Forces (United States Army) was created? Did you ever cruise around in a Mercury, Pontiac, Dodge, or Studebaker? Did you watch a first-run episode of "I Love Lucy" or catch the Academy Award Best Picture winner, "The Greatest Show on Earth", in the theater? If so, you were alive in 1952. On April 8 of that year, three San Bernardino City Unified School District employees started Arrowhead Credit Union. Here are some highlights from our history (a big thank you to our Support Services Manager, Deborah, for keeping outstanding records):

1963: We moved our branch office to 1299 D Street, San Bernardino, CA

1964: Name changed to San Bernardino School Employees Federal Credit Union, and membership opened to all employees of the SBCUSD employees

1975: Membership opened to all employees of Redlands Unified School District

1970s: Bell logo is created



1981: Share draft accounts (checking accounts) introduced to SBSEFCU

1985: Membership opened to the Archdiocese of San Bernardino (per old newsletter Spring 2002)

1990: Our first ATM machine was installed

1986: Real estate loans introduced

1987: We move our branch and offices to 2441 N. Sierra Way, San Bernardino, CA

1988: Credit union assets reached 10 million

1999: VISA Debit Cards introduced

2001: Logo changed to Book and Coin design



2004: Online banking, bill pay, and automatic loan approval launched

2004: Full-service website launched

2006: Shared branching was introduced, which allows our members to transact at other credit union branches in the U.S.

2007: We obtain a TIP (Trade Industry Profession) charter, which will enable individuals who work for the educational industry, immediate relatives of these individuals, members of the same household with those individuals, retirees from the educational industry, and volunteers in the counties of San Bernardino, Riverside, and Orange to join our credit union

2011: Online account opening introduced

2014: We begin to host the "Bite of Reality" financial simulation in San Bernardino schools

2015: We changed our name from San Bernardino School Employees Federal Credit Union to Thinkwise Credit Union



2015: We do a significant system core conversion that introduces new products and services to our members

2016: EMV chip cards are introduced

2020: Rialto Branch opens

2020: Hit over \$100 million in assets (August 2020)

2021: We move our branch and offices to 599 N E St in downtown San Bernardino

2022: Happy 70th birthday to us!

Even though technology has changed, products have been added, and we have grown, one thing has stayed the same: the loyalty and support of our members. Because of you, we have been able to accomplish so much over the last 70 years. It will be your continued participation in our credit union that will continue to make us a beacon of strength for our members and the community. Thank you for the last 70 years, and I am excited for our younger members to read about our added accomplishments 70 years from now!

Sincerely,



Heri "Eddie" Garcia
President/CEO



WE'RE
SQUARING OFF
WITH THE COMPETITION

1% OR MORE*

off of your auto loan brought
to us from another lender

– PLUS –

**NO PAYMENTS
FOR 90 DAYS***

LIMITED TIME OFFER!

Have concerns about your credit? Bring it on! This is a fight we're not willing to lose.

*All loans subject to approval.
Please see our website for full disclosures.

♥ IN THE COMMUNITY

2022 led us to be more present in the community than ever before. During this first quarter, we have had great opportunities to give back, which is what credit unions are all about!

We have been able to support our San Bernardino County School team this quarter, starting the year off with providing breakfast & resources at a county-wide training of School Safety Officers. We're grateful to have that partnership and look forward to serving our county educators more in the future.

In January, we started something unique with one of our adopted schools, Pacific High School. Our Business Development team, George and Lauren, were able to go on campus in person and teach an internship to a marketing pathway. After a few weeks, the students had to complete a marketing assignment and present it while receiving live feedback from a panel of Thinkwise guest judges. We are so excited to be able to give the young adults in our area a taste of the real world, and we are thankful to Pacific High School for trusting us with this opportunity.

Our President/CEO, Heri, also was selected to be a BigWig for a Susan G. Komen campaign. He raised money for breast cancer research and awareness – and wore a pink wig the whole time! Thank you so much to all those who supported!

We are still big supporters of our local law enforcement and were able to support at a San Bernardino County Sheriff Job Fair in March. We're happy to have that partnership as well as the one with our city School Police, who we sponsored for their annual Baker2Vegas run coming up in April.

Another education partner we were able to support this past quarter was Cesar Chavez Middle School in San Bernardino. With a little help from us, they were able to keep their student store stocked up and running. Lastly, we received recognition from Coach John Hardiman for our continued support of sports programs in the Inland Empire.

We're looking forward to what the rest of the year will bring and have endless gratitude for our partnerships and community support.





OH BABY!

There are TWO Thinkwise babies on the way this spring! We wish both of our mothers-to-be a happy, safe, and healthy delivery and recovery.



HAPPY ONE-YEAR BIRTHDAY TO OUR SAN BERNARDINO BRANCH!

Cheers to our one-year anniversary of moving our headquarters downtown. What a difference it has made in our community involvement! We have made many new friends, partnerships, and members with our ability to host visitors and invite people into our home.



Thank you to our partners and members for your continued support! We will continue to be an advocate for improvement and unity in our home city.

FIVE WAYS TO SPRING CLEAN YOUR FINANCES

For many Americans, this winter has been unusually cold, so spring's official arrival comes not a moment too soon. Springtime is traditionally the season for clearing out clutter, but it's also a good opportunity to get a handle on your spending and saving. Here's a look at strategies for gauging your financial well-being and taking steps to improve it.

1. Review your budget. You may have set savings goals at the beginning of the year, but with the first quarter nearly over, now's a good time to tweak your budget if needed or get things back on track if surprise expenses have popped up.

2. Shred old financial documents. In addition to cleaning out your attic or closet, purge the financial documents you no longer need. Shred any documents that contain sensitive information like account numbers or your Social Security number to prevent identity theft.

3. Automate savings and bill payments. Avoid late fees by using online bill pay. Even with automatic payments, it's still a good idea to review your statements manually to make sure you don't get overbilled or charged for subscriptions you thought you canceled.

4. Check your credit report. Recent data breaches have, for many consumers, reinforced the importance of looking for signs of identity theft. You should still be vigilant about checking your credit report to see if it contains any inaccuracies or red flags like loans or credit cards you don't recognize.



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CREDIT UNION

April Is Youth Month!

It's a new generation, and Thinkwise has the tools to help achieve their big dreams.

We offer:

- Gen T Youth Savings
- Gen T Plus Youth Checking
- Gen T Youth Term Share Account
- Financial literacy for a wide range of ages

Start saving habits today for a bright financial future!

PLUS: Every youth account opened during the month of April will receive a free gift AND be entered into a raffle!*

*No purchase necessary. Member need not be present to win.

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THE IMPORTANCE OF TEACHING KIDS ABOUT MONEY

Now is the perfect time to focus on the importance of teaching children about money. While many parents understand the value of teaching their children about money, they often are unsure where or how to start.

- **Demonstrate the relationship between work and money:** Include kids in family budget discussions. If you are planning a family vacation, this may be the best time to introduce them to budgeting.
- **Open a savings account with your child:** A perfect opportunity to teach children about budgeting and saving is when they receive money from special events or birthdays.
- **Play games involving money:** Monopoly or Life are engaging, memorable introductions into understanding how money works.



A CARD BUILT FOR EVERYONE!

Let your inner shopaholic shine through and apply for a Thinkwise VISA® Credit Card! Our credit cards offer competitive rates and rewards such as 1% cashback on all purchases! Apply online today and start treating yourself this summer!

[LEARN MORE ON OUR WEBSITE!](#)

HOW TO MAKE A BUDGET AFTER COLLEGE

Step 1: Figure out what your monthly take-home income is. This means the number you actually deposit into the bank after everything is taken out – taxes, social security, and insurance.

Step 2: Calculate your expenses. You will have both fixed and variable expenses. Your fixed expenses are items that are the same every month, while your variable expenses can change.

Step 3: Make the numbers add up. Once you subtract your necessary expenses from your income, you can see what you have left to put towards saving for retirement, extra debt repayments, and optional expenses.

Step 4: Decide what you want to do with the money after expenses. Ideally, you are in the situation where you don't have any extra money. Determine your savings goals. As far as an emergency fund, experts recommend having at least six months' salary saved.

Need help creating a budget? Don't hesitate to reach out to us for advice!

Source: <https://www.savingforcollege.com/article/how-to-make-a-budget-after-college>





Picture perfect banking.

Download our mobile app and enjoy the benefits of remote deposit capture!



CHOOSE THE STUDENT LOAN THAT'S RIGHT FOR YOU.

Whether you're an undergraduate, graduate, or a parent helping a student pay for school, we have options to meet your specific needs! Get the money you need to make higher education happen and apply for a Thinkwise Student Loan.

[LEARN MORE ON OUR WEBSITE!](#)

HOLIDAY CLOSURES

Memorial Day
Monday, May 30

Social Media:
[@Thinkwisecu](#)



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