



Thinkwise

CREDIT UNION

SUMMER 2021

In June, the most significant password breach in all of history was discovered. A 100Gb text file was released to a hacking website, and it contained 8.4 billion entries of passwords. To give you an idea of this breach's significance, there are currently 4.7 billion people on earth online. That means, more than likely, one (or more) of your passwords have been compromised. Thinkwise systems were not compromised in any way, but if you use the same password across many sites (including ours), you may be at risk. Here is what you should do if you suspect or need to know your exposure:

- Check to see if your email and passwords were compromised. You can do this in the following ways:
 - Check to see if you have been compromised
 - Check your email on a website called www.haveibeenpwned.com
 - This page will tell you if your email has shown up on a compromised list
 - For iPhones, there is a setting that will detect compromised passwords (iPhone must be updated to the latest version)
 - Go to Settings > Passwords > Security Recommendations
 - For Android phones, Google's Password checkup will check if you have autofill activated.
 - Go to Settings app > tap System > Languages & input > Advanced, tap Autofill service, tap Google to ensure the setting is enabled.
 - Change your passwords across all your accounts
 - Use different ones for each site
 - Use a password manager if needed
 - Make them complex
 - Enable two-factor authentication (2FA) on sites that allow it
 - This authentication will require an email or a text message code to be inputted
 - Change passwords often on crucial sites (email, home banking, medical, etc.)
 - Watch out for strange and unsolicited emails, texts, or phishing messages
 - If one wants you to log in to a site, do not click on any links in the message. Enter the site on a different browser or tab.

At Thinkwise, we take cybersecurity very seriously. We have many measures in place to always make sure your information is secure. Of course, in this age of technology, one must always be vigilant. Security is only as good as its weakest link. Imagine you have the best security setup at your home, but you decide to give someone a copy of your key. Do you know if they made other copies? Did they give these out to others? The only way to be safe is to change all your locks. By changing all of your passwords, you are changing all of your locks.

If you have any questions or concerns, please ask us! We are here to help you in any way we can.

Sincerely,

Heri "Eddie" Garcia



President/CEO





BACK-TO-SCHOOL BUDGET

Before sending your kids back to the classroom with sharpened pencils and brown-bag lunches, take a look at these tips for creating and sticking to a back-to-school budget.

Plan it out.

Before you start shopping for school supplies, figure out how much you can spend. Don't leave anything out — it's better to know ahead of time if your budget will be tight. Check your child's school "supply list" of essentials, and remember that some schools arrange discounts with local retail outlets.

If you have money left over, decide if you will get those colored pens your children wanted or spend it on something else from their wish list. Or add the surplus back into the household budget. How realistic is your budget?

Start early and take time to get ready.

The earlier you start, the easier it'll be to avoid last-minute shopping and spending more than you can afford. Think ahead to find the best deals and be on the lookout for the big back-to-school sales. Also, see if your state offers a sales tax holiday, which allows you to save sales tax on essential school supplies and get good deals on your back-to-school shopping.

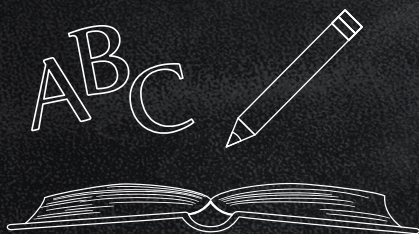
Shop online wisely.

Buying online? Play it smart. During the back-to-school season, some stores offer free shipping depending on how much you spend. Order together with friends and family to qualify for free shipping, and buy in bulk to reduce long-term costs. Stay on the lookout for deals sent via email and always search for coupon codes.

Learn from the experience.

Make your savvy back-to-school budgeting an annual tradition. Keep track of expenses and write notes about what worked best for next year. And if your children's cost-saving decisions help you come out ahead, use it as a teachable moment to talk to them about what to do with the money that was saved. Consider rewarding them by depositing it into their savings accounts.

Practice these smart shopping habits each year, and by the time your children graduate, you'll have saved money and helped prepare your children for the real world.



CU PLAN - LIVING TRUST EDUCATORS

At Thinkwise, we want our members to be prepared financially for anything that comes their way. That's why we have partnered with CU Plan, a team of experts on living trusts.

What is a living trust?

A living trust is an estate planning tool that bypasses probate or a state court process.

Why should you have a living trust?

The ultimate goal is to prepare assets to be seamlessly passed on to whom they should be. While not everyone is in need of a living trust, many people are and don't realize it. By setting up a living trust, one can avoid the state getting involved in these matters after they pass away.

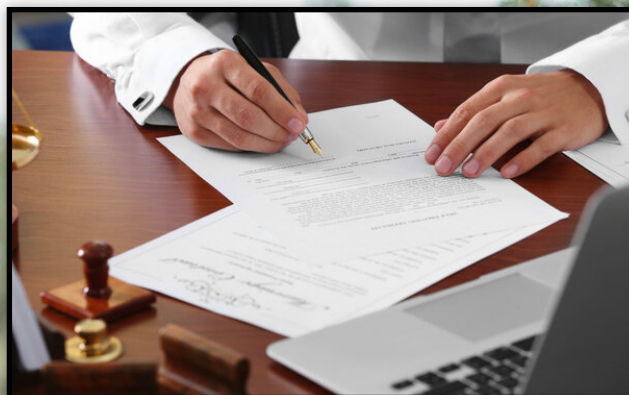
Did you know?

80% of Americans do not have a will, or a living trust, which means their family will have to go through probate after they pass away, which can cost thousands and take years to complete.

What can I do?

You can start by learning more about a living trust and determining if you are in need of one. CU Plan (Living Trust Educators) has videos on their website to aid in understanding, or you can set up a free one-on-one meeting to see how you can get started.

Whatever the outcome, Thinkwise is here for you.



**LIVING TRUST
EDUCATORS**

Protect. Preserve. Family. Legacy



♥ IN THE COMMUNITY



We kicked off our second quarter with Youth Month, where we gained over 30 new young savers! We were so excited to offer revamped Youth Accounts and hold a raffle for a PS5. In addition to improving our Youth Accounts, we also introduced Zogo, which is a gamified way to learn about financial literacy. Zogo is open to users of any age and gives the player opportunities to win gift cards for learning! You can download Zogo through your mobile device's app store to see what it's all about.

In April, we also adopted our first school in Rialto, Trapp Elementary. We are so excited to take this step with Rialto Unified School District and share financial literacy with the students and parents. Later in the month, we were able to host San Bernardino Police at our E St. branch for our first pop-up at our new location. We are looking forward to hosting more community events at our branch.



In May, we hosted KITS again for a free book giveaway. They are part of the Making Hope Happen Foundation and a great resource for parents of young children in our community. Towards the end of the month, we were able to barbecue for the graduates involved in the mentor program at Women United. Congratulations to the class of 2021!

♥ IN THE COMMUNITY

Throughout the quarter, we also had some important ongoing things. We have been providing pizza coupons and bikes for some elementary schools for their students with perfect attendance, collecting school supplies for the Rialto school district, and collecting items for our local YMCA. It's been great to see our community partners come together to help donate, including Vibe Fitness Training Facility, Rialto Police Department, the Salvation Army, and Arrowhead United Way. Special thanks to those and others who helped support.



As the state is now re-opening, we are excited to be in the community more and more. Stay connected to all events and happenings through social media and our website!



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BUDGETING IN COLLEGE

As you prepare for a new year at college, managing your money may be the last thing on your mind. But, college is the perfect time to instill strong and healthy financial habits, such as budgeting and living within your means. While we all know that having a budget is important, it's easy to forget to sit down and dedicate time to creating and maintaining one — especially if you're in college. But when it comes to managing personal finances, creating and using a budget is absolutely essential. By starting on the right foot with good saving and spending habits, you'll have a good chance to set yourself up for a life of financial success.

What areas do you spend the most in? What goals are you saving for? As a student, you'll have a different set of priorities and financial responsibilities than if you were in the workforce. You may have a part-time job or rely on your parents to help cover expenses. It's important to remember that your expenses will extend beyond tuition. Here are a few categories to keep in mind as you create a budget and continue to track costs at the end of each semester:

Housing: Living with family while you attend college can be a great way to save money. If that isn't possible, you can live in off-campus or on-campus housing.

Books: Textbooks can be an expensive addition to your budget. Buying a gently used textbook rather than a brand-new one — or buying an e-book instead of a printed textbook — can save big bucks. Many retailers online or on-campus offer the option to rent books for a reduced price. You can also make some of your money back by reselling your textbooks at the end of the year to certain retailers or fellow students.

Food: Budgeting for food will depend largely on whether or not your housing offers meal plans. Most schools offer several tiers of meal plans, so you can choose what's right for you without overspending. If you aren't relying on a meal plan, explore all of the stores around you for the best deals on groceries — some stores will sell the same product at a higher markup than others.

Entertainment: At college, there are plenty of opportunities to have fun without spending loads of money. Keep up-to-date on upcoming school events, many of which may be cheap or free.

REFINANCE AND SAVE!

Want more cash in your pocket at the end of the month? Refinance your Auto Loan with us today! We offer:

- Terms up to 84 months
- Financing available for up to 120% of vehicle value
- Guaranteed Asset Protection and Mechanical Repair Coverage in case of accidents or loss
- Debt protection plans
- No penalty for early payoff





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rewards

LOVE MY CREDIT UNION® REWARDS

Sign up today with Love My Credit Union Rewards! Create an account and register as a Thinkwise member.

Sign up here: rewards.lovemycreditunion.org

Use the website and log-in credentials to purchase discounted:

- Movie Tickets
- Theme Park Tickets
- Home Security Systems
- Hotel Reservations
- Concert Tickets
- Rental Cars
- RV and Powersport Vehicles and more!

It's that simple to save just by being a member.



SIMPLICITY AND CONVENIENCE IN ONE PACKAGE!

Discounted rates as low as **1.64% APR!***

Through July only, we are offering our members a discounted auto loan rate when they purchase through our auto-buying service, Auto Expert! Auto Expert provides a safer, easier alternative to shopping at a dealership by delivering your vehicle directly to a Thinkwise branch. No haggling, time wasted, or service fees involved.

To learn more or apply online, visit our website!

*APR=Annual Percentage Rate.

HOLIDAY CLOSURES

Independence Day

Monday, July 5

Labor Day

Monday, September 6

Social Media: @Thinkwisecu

