



**Thinkwise**

CREDIT UNION

**FALL 2021**

Wow! It seems like only yesterday: Resident Evil: Retribution was the number one movie at the box office, gas was \$3.64 a gallon, and the iPhone 5 was just announced. And, more importantly, I accepted a position at San Bernardino School Employees Federal Credit Union. It was September of 2012, and I was nervous, excited, and hopeful to start at a credit union with such a lasting history.

Did you know what the most important asset to the credit union is? It's you, the member! Without you, there would be no credit union. As such, we have to make sure that all of our offerings are designed for your benefit and the community you live in. Armed with a new executive team, we began to work on making your financial life more accessible and helpful. Here are some notable accomplishments we have provided to you and the credit union in the last nine years:

- Increased our member dividend payout year after year
- Installed a new core system that gives you more access to accounts via computer, telephone, and mobile
- Introduced new products such as Wise Checking (with cell phone insurance and identity theft protection) and our high yield Think-A-Head Term Certificate
- Implemented Apple & Samsung Pay
- Improved the call center flow
- Provided EMV chip enabled debit and credit cards
- Added card controls to the mobile app
- Adopted seven local schools
- Provided financial education to over 3,000 SBCUSD students
- Built our second branch location in Rialto
- Purchased and renovated a new branch and headquarters in downtown San Bernardino
- Rebranded from San Bernardino School Employees Federal Credit Union to Thinkwise Federal Credit Union
- Won the CUNA National Award for Most Member Benefits per Household in 2017 and 2020
- Increased our asset size from \$63 million to \$109 million

There are so many more offerings to mention, but I do not have the time to list them all by the deadline I was given. Also, my Business Development/Marketing team said that I have to make room for other content in the newsletter. They are an excellent team, so I'll pay heed to their suggestion. Speaking of this team, I want to thank George and Lauren for helping with many of the above items and items slated for the future. Don't worry, thanks to them you will hear about all of them.

Have you ever looked back at your accomplishments? If you have not, you should. Sometimes one doesn't realize what they have done and the positive impact it has made. It also gives you the ability to improve or build upon.

Sincerely,



Heri "Eddie" Garcia

# NEW BEGINNINGS

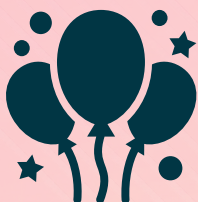


We would like to extend BIG congratulations to Sandi, our Collections Manager, on her retirement. She retired on August 26 after 30 years with Thinkwise CU. We wish her all the best, and we are very thankful for the hard work and dedication she has put into serving not only our credit union, but our community!



## OOH BABY, BABY!

Thinkwise CU got a new member of the family in September! Our Member Service Representative, Jessica, gave birth to a new baby girl. We want to wish Jessica a huge congratulations, and we are excited for all of the love, joy, and happiness your new daughter will bring!



Congratulations to our Branch Manager, Becca, on her wedding! Becca was married on September 9, 2021. The wedding was officiated by our very own Heri Garcia! We are very thankful for Becca, and we are glad to have had the privilege of attending her special day. Cheers to Becca and Chad!



# 'TIS THE SEASON FOR SCAMMERS

The holiday shopping season is just around the corner. While you're busy hanging lights and tossing tinsel, scammers are looking for ways to catch you off guard. Watching for common scams can help keep you and your money safe and put scammers on the naughty list.

## IRS Impostor Scam

You get a call from someone who says she's from the IRS. She says that you owe back taxes and threatens to sue you, arrest or deport you, or revoke your license if you don't pay right away. She tells you to put money on a prepaid debit card and give her the card numbers. The caller may know part of your Social Security number. And your caller ID might show a Washington, DC area code. But is it really the IRS calling? No. The real IRS won't ask you to pay with prepaid debit cards or wire transfers. They also won't ask for a credit card over the phone. And when the IRS first contacts you about unpaid taxes, they do it by mail, not by phone. So now what? Stop. Don't wire money or pay with a prepaid debit card. Once you send it, the money is gone. If you have tax questions, go to [irs.gov](https://www.irs.gov) or call the IRS at **(800) 829-1040**.

## Phony Charity Donation Requests

Imagine you pick up the phone and hear a recorded message, robocall, or a live person selling something. Maybe it's not who your caller ID said it was. It's frustrating, and you just want it to stop. Recorded sales calls are illegal unless you give a business written permission to robocall you. If your number is on the Do Not Call Registry, you're not supposed to get any sales calls — live or recorded. But scammers ignore the rules about when and how they can call you. Scammers can use technology to make their calls look like they come from anywhere: the IRS, a business you know, a neighbor, or even your own number. Because phone numbers can be faked, you can't trust your caller ID. So now what?

Hang up. Don't press a number. Just hang up the phone on unwanted calls. Consider call-blocking services to reduce the number of unwanted calls you get. Ask your phone carrier about call blocking and read expert reviews about your options. Learn more at [ftc.gov/calls](https://www.ftc.gov/calls).

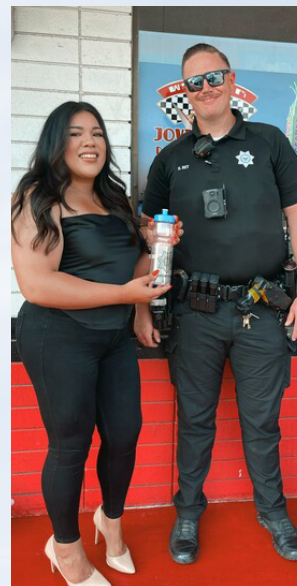
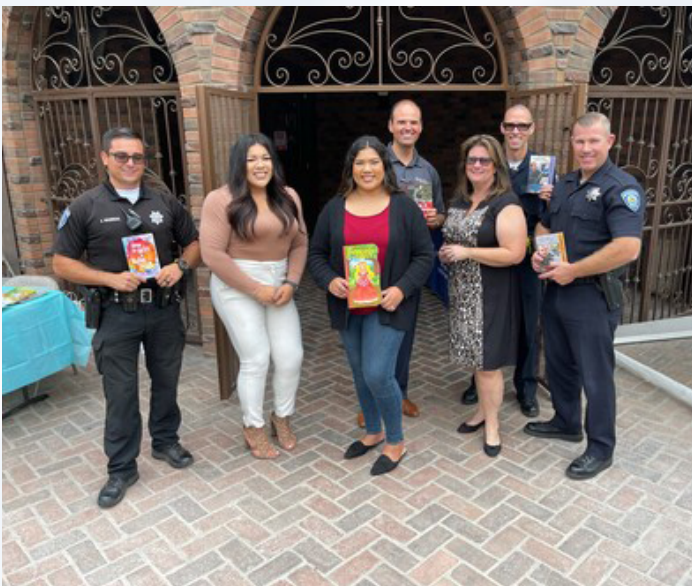


## ♥ IN THE COMMUNITY

In our third quarter of the year, we were able to do some exciting things in our community. We are so excited to be more involved in the City of Rialto and attend events as a city resource and new business. We had a booth at both the Fourth of July Fireworks event and National Night Out – and had a blast interacting with residents and other business owners.



To help kick off the school year, we were a part of the 'Back to School Extravaganza' with the San Bernardino School District. Hundreds of families were able to receive free school supplies, clothes, resources and more thanks to donations made by businesses and local programs. As always, our goal in participating in these events is to support and provide young people with simple financial tips to get them in the right mindset as they begin their financial journey. We were also fortunate enough to provide lunch for two schools' staff and breakfast for one in San Bernardino. We always enjoy bringing the grill and surprising a deserving team of school employees!



Over the course of the quarter, we were also able to host two free book giveaways with our partners from KITS club. During one of the giveaways, we also hosted a San Bernardino Police pop-up at the same time. Our credit union members and community members were able to chat with local law enforcement and pick up a free book and snack for their young children.

## ♥ IN THE COMMUNITY



In July, we hosted our first event in our “Community Room” at our E. St. branch. We are honored to have provided a meeting space for the annual San Bernardino County Schools Safety meeting. When we bought our E. St. building, the intention for the large upstairs space was exactly that - and we are excited to eventually be a central meeting spot for other organizations in our community. That same month, we were also able to end our building to be utilized to welcome the new city School District Superintendent.

Lastly, this quarter we were also able to continue our work in teaching financial literacy. On one occasion, we went to a high school site in person and spoke to multiple classes regarding finances and budgeting. We also spoke virtually to college age students at Cal State San Bernardino. All these engagements are at the heart of who we are and what we do as a credit union.



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## SEASONAL SAVINGS GUIDE

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

**October:** Start planning for fall holidays. Do Halloween for less with homemade costumes and bulk candy. Decorate frugally inside and out with mums, pumpkins, and a few scarecrows. Start stocking up for Thanksgiving – grocery stores are pushing all things holiday including canned goods, baking supplies, frozen foods, beverages, kitchen gadgets, etc. This is also a good time to think about prepping your home for winter. Examine your thermostat and heating system, do a draft check, insulate, and do an outdoor clean-up. This can save you big-time on utility bills while also creating a warm and cozy atmosphere.

**November:** Think about your holiday plans and how you can save. If you're traveling, book early and travel off-peak if possible. If you're hosting, consider a potluck where each guest contributes a dish or beverage. Holiday sales begin on Black Friday, so make your list early and try to find the best deals in-store and online. Keep in mind, now is a good time to get good buys on everyday necessities and items for your home, not just gifts.

**December:** Set a holiday budget and stick with it. When it comes to family gift exchanges, suggest a pollyanna in order to minimize the money and time spent on gift-buying. Rely on the money you saved in your CU Holiday Club Account and avoid going into debt by overspending. Year-end tax tips: Start thinking about the New Year and what your tax bill will look like. Think about strategies to lower your bill, like paying January's mortgage payment or donating to charity. Consult your tax advisor for advice.



Our credit cards offer competitive rates and rewards, such as

# 1%

## CASH BACK

on all purchases! Apply online today and start treating yourself this fall season!

### A card built for everyone.

**LET YOUR INNER SHOPAHOLIC SHINE THROUGH AND  
APPLY FOR A THINKWISE VISA® CREDIT CARD!**



THINKWISE CREDIT UNION FALL 2021

THINKWISE HAS YOU  
COVERED THIS SEASON WITH A  
**HOLIDAY LOAN!**

**Shop smart this season with a  
Thinkwise Holiday Loan!**

Our low, competitive rates and convenient loan system  
will help you save big, so you can spend more on the  
ones you care about.

**Contact us today to find out more!**

**LEARN MORE**



## **HOLIDAY CLOSURES**

### **Columbus Day**

Monday, October 11

### **Veterans Day**

Thursday, November 11

### **Thanksgiving**

Thursday, November 24

### **Black Friday**

Friday, November 25

### **Christmas Eve**

Friday, December 25

### **New Year's Eve**

Friday, December 31

**Social Media: @Thinkwisecu**

