

## DO THIS, NOT THAT: PLAN YOUR 2026 FINANCES WITH EASE



According to a recent [WalletHub](#) survey, nearly 3 in 4 people say their financial situation impacts their mental well-being, and 69% of Americans feel insecure about their finances. It is no wonder so many of us are tired of traditional “new year, new budget” advice. Financial wellness does not have to mean strict spreadsheets. It is about taking small, actionable steps to feel more in control.

### Do This: Review Your Spending Patterns → Not That: Start with a Strict Budget

Take a week to observe how you actually spend. Look at your bank statements and credit card bills to spot patterns. Are subscriptions you no longer use still draining your account? Are grocery runs adding up to more than you realize?

When you understand where your money is really going, you can make small, realistic adjustments – like shopping for generic brands or switching streaming services seasonally. Real progress beats rigid plans every time.

### Do This: Automate What You Can

#### → Not That: Rely on Willpower to Save

If you have ever meant to transfer money into savings but forgot (again), automation can save you from yourself. Schedule automatic transfers to savings on payday, set up direct deposit to savings, or set up autopay for bills to avoid late fees.

This trick works because it removes temptation and decision fatigue – two major barriers to saving consistently. Even a small automatic transfer adds up over time. Think of it as paying your future self-first.

### Do This: Build an Emergency Cushion

#### → Not That: Wait Until You Can Save “Enough”

A full emergency fund (three to six months of expenses) sounds great on paper and can feel impossible when money is tight. Start smaller. Even \$20 a week builds momentum. Keep it in an easy-access account, separate from other money, so it does not get mixed with daily spending.

This cushion helps protect you from unexpected costs – a car repair, a surprise bill, or even a missed paycheck – and gives you confidence that you can handle what comes your way.

### Do This: Plan for Joy - Not Just Bills

#### → Not That: Treat Fun as “Extra” or “Unnecessary”

Your budget should not just be about survival. Planning ahead for things that bring you joy, like a family outing, a weekend getaway, or even a nice meal out, keeps your financial plan sustainable. When you budget for joy and happiness, you are less likely to fall into guilt spending or burnout later.

### Do This: Check Your Credit and Debt Picture

#### → Not That: Avoid it Because it Feels Stressful

It is tempting to look away from debt; however, facing it head-on is the first step to taking control. Pull your free credit report at [AnnualCreditReport.com](#) and review all your balances, interest rates, and due dates.

Focus on paying off the smallest balance first (the “snowball” method) to build momentum or tackle the highest-interest debt first (the “avalanche” method) to save money over time.

If you are dealing with debt, GreenPath offers free financial counseling and a proven [Debt Management Program](#) designed to lower interest rates, reduce payments, and reduce your stress in the coming year.

# Ring in the New Year with a Great Rate

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4% APY\*

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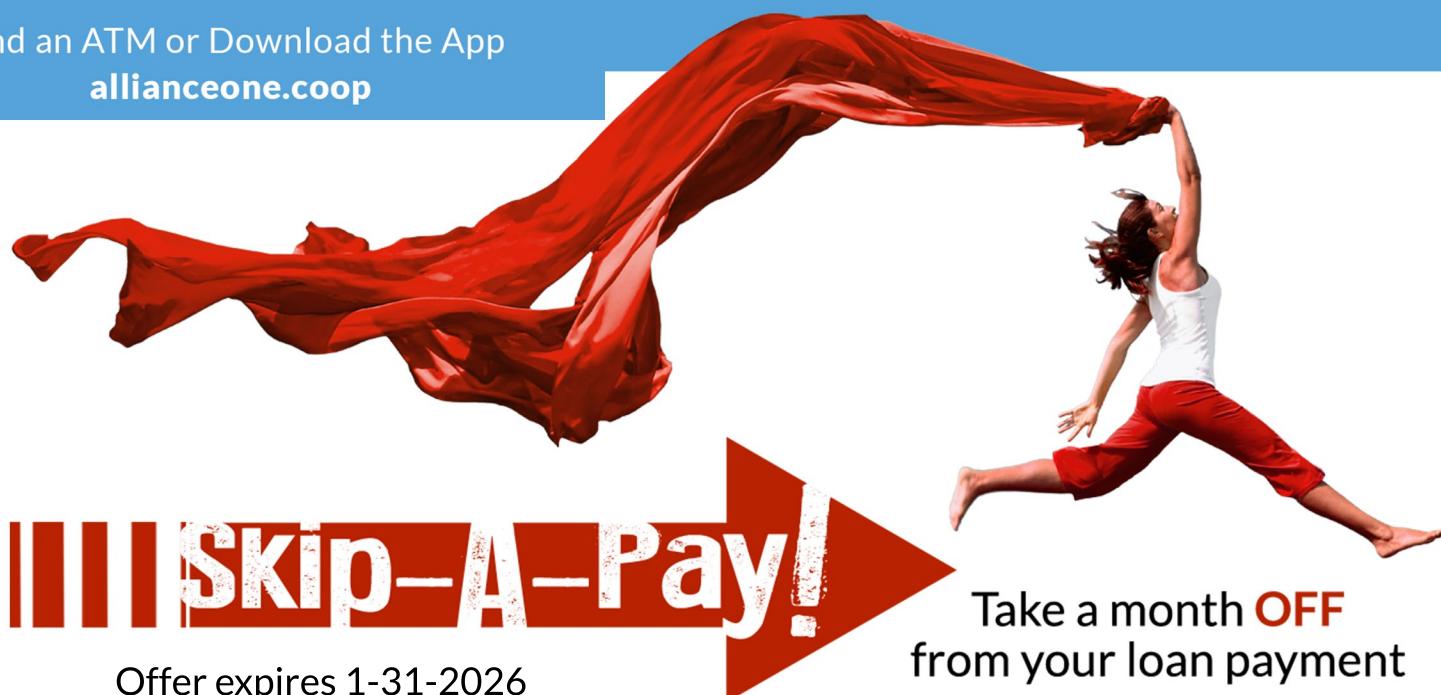
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FACTS	WHAT DOES INDEPENDENT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives you the right to know what personal information is collected about you and how it is used and disclosed in our daily business operations. Federal law also gives you the right to limit some of this sharing. To limit this sharing, please call us.
What?	The types of personal information we collect and share depend on the product or service you have selected. It may include: • Social security number and income • Account numbers, balance, and transaction history • Credit history and credit worthiness When you are no longer members we continue to share your information as described in our privacy policy.
How?	All financial companies must share members' personal information to run their everyday business. In most cases, independent federal credit unions can share members' personal information to help them market to you.





# Compassion in Action - A Season of Giving

Building stronger communities by serving those in need

This Christmas season, Independent Federal Credit Union, together with the generosity of our members and staff, once again came together to support families in our community when they needed it most.

Through our annual Giving Tree, we were honored to provide Christmas for a local family of six identified through Anderson Elementary School. With the help of our members, wish lists were made and gifts were carefully selected to bring joy, comfort, and a sense of normalcy to the holiday season.

In addition to the Giving Tree, we hosted a Holiday Meal Drive with a purposeful focus. Rather than collecting random canned goods, we encouraged donors to give complete meals so families could enjoy full, nourishing dinners. Because of this approach, we were able to provide the adopted family with five large bags of food, totaling more than a week's worth of meals.

During the delivery, the family's mother shared through tears, "Their refrigerator was empty, and they had been worried about what they would make for dinner that night." Being able to step in during that moment was a powerful reminder of why these efforts matter.

The meals collected were divided between the adopted family and Anderson Scholar House, ensuring even more families receive support during the holiday season.

Our giving continued at the Anderson Scholar House December workshop, where Independent was proud to provide Christmas presents for every child in attendance.

In addition to donating gifts, our staff donated their time – wrapping presents, organizing donations, and assisting with childcare during the workshop so parents could fully participate, knowing their children were safe and cared for. In addition, we were able to provide cash donations to Life Stream Services, Second Harvest Food Bank, Operation Love, and the Park Place Food Pantry.

These moments – the generosity, relief, gratitude, and the joy – are what define our mission. None of this would be possible without our generous members and staff who continue to show up with compassion and heart.

Together, we are building stronger, more caring communities – one family at a time. Together, we ARE Independent.

Thank you to everyone who helped make this season of giving possible.





## ANNUAL MEETING and Board Elections - April 28 - 5:00 PM

Each year the Nominating Committee recommends candidates to fill volunteer vacancies on the Board of Directors. Nominations may be made by petition, containing signatures and account numbers of 90 members. The petition must be submitted to the Credit Union by April 1, 2026. The nominee must have a willingness to serve if elected. Written statements of qualification and biographical information must accompany the nominee's petition. Petition forms are available at our branch. The following candidates are nominated for re-election to the Board of Directors:

→ Jake Brown - 3 Year Term → Andrew Fox - 2 Year Term → Karen Shreves - 2 Year Term



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Independent Federal Credit Union

### The Path to Financial Wellness Starts Here

[www.greenpath.com/independentfcu](http://www.greenpath.com/independentfcu)

GreenPath's NFCC- certified experts offer free financial counseling, online education, and a debt management program designed to help you save time and money. Call today.



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A BUDGET



SAVE  
MORE



PAY OFF  
DEBT



IMPROVE  
CREDIT



BUY A  
HOUSE



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### Mark your Calendars.

Our branch will be **CLOSED** to honor the following Holidays:



- Martin Luther King Jr. Day - January 19
- Presidents' Day - February 16
- Good Friday [1/2 Day] - April 3
- Memorial Day - May 25
- Juneteenth - June 19
- Independence Day - July 3 & 4
- Labor Day - September 7
- Columbus Day - October 12
- Veterans Day - November 11

ATMs, Online Banking, Mobile Banking and night deposit boxes are always open

#### Lobby Hours

Monday, Tuesday	9:00 AM - 5:00 PM
Wednesday	10:00 AM - 5:00 PM
Thursday, Friday	9:00 AM - 5:00 PM



3737 S. Scatterfield Road  
Anderson, Indiana 46013

#### Drive-Up Hours

Monday, Tuesday	9:00 AM - 5:00 PM
Wednesday	10:00 AM - 5:00 PM
Thursday	9:00 AM - 5:00 PM
Friday	9:00 AM - 6:00 PM

