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Start Managing Your Finances This Year!



CSE Announcements



New Year. New Credit Score!



New Year's Resolution - Adopt CSE's eServices

DO IT TODAY!

Pay Yourself First

Here's a New Year's resolution you can make: Pay yourself first. Automatically divert a set amount or percentage of each paycheck into your CSE savings account. That way, you don't see the money and are not tempted to spend it.





RETIREMENT READINESS IN 2024

Retiring early is the dream. Have you started preparing the right way?

As we embark on the journey of a new year, it's an time to reflect on financial goals, especially when it comes to planning for the golden years of retirement.

Let's look at ways you can continue to plan:



Conduct a Retirement Check-Up - Take stock of your savings, investments and any employer-sponsored plans you may have. Assess if your current contributions align with your retirement goals and adjust as needed.



Set Clear and Achievable Goals - Define your retirement goals and be specific about what you want to achieve. Whether it's traveling the world, pursuing hobbies, or simply enjoying a stress-free lifestyle, having clear goals will guide your financial planning efforts.



Create a Budget for Retirement - Project your future expenses and create a retirement budget. Account for essential living costs, healthcare and potential leisure activities. Having a clear understanding of your financial needs in retirement will help you determine the savings required to maintain your desired lifestyle.



Review Social Security Strategies - Familiarize yourself with the rules and options surrounding Social Security benefits. Understanding when to claim benefits can significantly impact the amount you receive. Consider consulting with a financial advisor to develop a strategy that maximizes your Social Security income.



Explore Long-Term Care Insurance - Investigate long-term care insurance options to protect your assets and ensure you have the necessary coverage for potential healthcare needs in retirement. Planning for these expenses can prevent unexpected financial burdens down the road.

As your trusted financial partner, CSE is here to help you in achieving your retirement goals. Let this New Year be the beginning of a focused and intentional journey towards a secure and fulfilling retirement. May your resolutions pave the way for a future filled with financial peace and the freedom to enjoy the fruits of your hard work.

IRA SPECIALISTS

LAKE CHARLES

Lori Hagan, Andrea Sam & Neilson Fagan

SULPHUR

Kyle Williams, Tammy Barrow

MOSS BLUFF

Jessie Lognion

JENNINGS

Renee Griner

Stop by a CSE location near you or visit [csefcu.org/certificates-retirement](https://www.csefcu.org/certificates-retirement) to learn more today.



START MANAGING YOUR FINANCES THIS YEAR!



It's the perfect time of year to reflect on the past and set goals for the future! Let's explore some New Year's resolutions that can help you take control of your financial well-being and pave the way for a prosperous year.

ONE

Create a Budget:

One of the fundamental steps toward financial stability is creating a budget. Take the time to assess your income, expenses and savings goals. Be realistic and allocate funds for essentials, such as housing, utilities, groceries, and transportation, while leaving room for discretionary spending and saving. Once your budget is in place, make a commitment to stick to it throughout the year.

TWO

Build an Emergency Fund:

Aim to set aside a portion of your income each month into an emergency fund. This fund can be a lifeline during unexpected expenses, like medical bills or car repairs, and limit your reliance on credit cards and loans.

THREE

Review and Improve Your Credit Score:

Obtain a copy of your credit report and review it for any discrepancies. Strive to improve your credit score by paying bills on time, reducing outstanding debts, and managing credit responsibly. A better credit score can lead to lower interest rates on loans and better financial opportunities.

FOUR

Tackle High-Interest Debt:

If you have outstanding high-interest debts, such as credit card balances, make it a priority to pay them down. Consider using the snowball or avalanche method to tackle debts systematically. This not only frees up more of your income but also helps alleviate financial stress.

FIVE

Educate Yourself:

Take time to educate yourself about personal finance, investment options, and other relevant topics. Attend workshops, read books, or explore reputable online resources. The more you know, the better equipped you'll be to make informed financial decisions.

SIX

Explore Additional Income Streams:

Consider diversifying your sources of income. Whether through a side hustle, freelancing, or passive income streams, exploring additional avenues can provide financial flexibility and speed up the achievement of your financial goals.

Save Today



Saving for a new house or a vacation?

You could park that savings in your checking account, but will you be able to resist temptation the next time there's a big sale at your favorite store? Save your willpower for the important stuff and put your long-term savings into a Share Certificate at CSE. Your money will earn dividends and be safe from your biggest savings enemy: impulse spending. **Get today's best rates on a Share Certificate, call 337.477.2000 or visit a CSE location near you!**

Find more helpful financial education tips at csefcu.everfi-next.net

"We are CSE!"

As CSE's SWLA Men Wear Pink ambassador for 2023, Logan Williams, contributed to the overall initiative in October for the American Cancer Society (ACS). CSE raised over **\$5,700** for ACS! All the funds raised support various aspects of breast cancer and patient support in SWLA.



We celebrated **International Credit Union (ICU) Day** at CSE! CSE employees showed appreciation for our Members and the incredible work that credit unions do globally by handing out CSE swag, giving Members popcorn and a chance to win a \$500 gift card at each location.



We had a "fang-tastic" time wearing **Halloween** costumes! Dress up days are some of our favorite days. Thank you for not "ghosting" your favorite credit union!



CSE employees showed their "Power in Pink" with a **Pink Out Day**, to show their support for Breast Cancer Awareness Month. They raised funds to contribute to breast cancer research, patient support and advocacy efforts.

Follow us on Facebook!



@csefederalcu



CSE ANNOUNCEMENTS



Future Branch in DeRidder, LA

CSE is thrilled to announce a significant milestone in its commitment to serving the Beauregard Parish community with the groundbreaking ceremony that took place for a new branch location in DeRidder, Louisiana.



80th Anniversary Announcement

We are thrilled to announce the celebration of our 80th anniversary at CSE. For eight decades, we have been proud to serve our community, providing trusted financial services and building lasting relationships. This milestone marks not only a journey of growth and success but also a testament to the unwavering support of our members and the dedication of CSE's team. As we reflect on the past and look toward the future, we remain committed to our founding vision "People Helping People Build Financial Success." Thank you for 80 years of trust, and here's to many more years of financial empowerment together!



Desselle family - Members for 5 generations



Closed for New Year's Day
1/01/2024

Closed Martin Luther King Day
1/15/2024

Closed Mardi Gras Day
2/13/2024

Closed Good Friday
3/29/2024

CSE Annual Meeting
5/02/2024



NEW YEAR. NEW CREDIT SCORE!

Building up your credit history from the bottom up can be a tricky business. You won't qualify for a large loan or substantial line of credit, but without those kinds of transactions and accounts in your file, how can you start building your credit?

Here are steps you can take to get the ball rolling on your credit file.



1. Speak with a Specialist at CSE

The first step on your journey toward a healthy credit history should be a stop at CSE. Speak to a Credit Card Specialist about opening your very first credit card right here. This can be a great way for you to start building your credit file.



2. Use your cards responsibly

It's not enough to have credit cards open in your name; you need to use them and make timely payments as well. With a starting balance of \$200 or so, you'll have to be careful to spend just a bit each month. Otherwise, your credit utilization, or the ratio of available credit you use, can be too high and can actually hurt the score you're trying to build. For this reason, keep your card spending to less than 30% of your available credit limit and pay your bills in full and on time. You can set up an automatic payment so you never miss a bill. It may take a while, but you'll slowly start to build up your credit file. After a year or so, you may be offered the option of increasing your available credit. Accepting this offer will increase your score further.



3. Become an authorized user

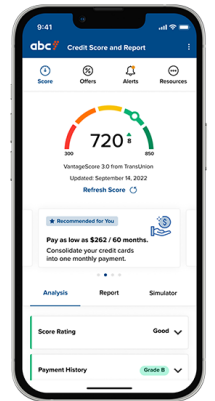
Another great way to boost your score is to have your name added to an existing card. If you have a family member or partner who has an excellent score and a credit card that they've had for a while, ask them about making you an authorized user on their card. This will add the card's payment history to your growing credit file and can significantly increase your score. Keep in mind, though, that any time you use the card, the primary account holder will be responsible for paying the bill. Also, some credit cards charge an annual fee for adding an authorized user. Finally, find out whether the card issuer reports authorized user activity to the credit bureaus so this step isn't wasted.

You and your credit score matter

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Improve Your Credit Score:

- Pay all bills on time and in full.
- Lower your credit utilization ratio.
- Keep old accounts open.
- Don't apply for new accounts too often.

Check your credit score at
csefcu.org/free-credit-score
today!



NEW YEAR'S RESOLUTION - ADOPT CSE'S eSERVICES



Start fresh this year and add your CSE card in your digital wallet to the platform of your choice — **Apple Pay, Google Pay or Samsung Pay**. Digital wallets are an easy, convenient and secure way to pay. You simply hold your mobile device over the reader, and the card selected will be charged. Digital wallet has encrypted tokenization, meaning your personal information is secure.

To add your card:

1. **Go to your digital wallet (or download a digital wallet app from the Apple App Store or Google Play).**
2. **Then follow the prompts!**

Learn more at csefcu.org/cse-online-and-cse-mobile



A MESSAGE FROM PRESIDENT/CEO, MATT KOCH

In recent years, there has been a growing trend of individuals resolving to use financial eservices as part of their New Year's resolutions. This shift towards digital banking and financial management is indicative of the increasing reliance on technology in our daily lives. As a financial institution, our resolution at CSE is to support

our Members in achieving their financial goals while also contributing to the growth and wellbeing of our communities.

The benefits of using **CSEasy Pay, eStatements and Mobile Deposit** are endless, and we care about making life CSEasy for our Members! In an era defined by rapid technological advancements, the way we manage our finances has evolved significantly. Traditional financial methods are giving way to innovative electronic services that offer convenience, speed, and security. At CSE, we are committed to providing our Members with innovative electronic financial solutions tailored to simplify and enhance your life. One example of an eservice we provide is CSEasy Pay, this allows you to schedule and pay your loans online. You can also ditch the clutter of paper statements by enrolling in eStatements. Plus, eStatements deliver your account information securely to your online CSE account, accessible anytime and anywhere. We also offer Mobile Deposit if you are just too busy to stop by a CSE branch, this makes saving time easier. Snap a photo of your check and deposit it directly into your account using your smartphone. No more waiting in line!

As we navigate an increasingly digital landscape, embracing electronic banking services becomes more critical than ever. The flexibility, efficiency, and security these services offer align perfectly with the fast-paced nature of today's world. We aim to make getting started with these electronic services simple just for our Members. Log in to your online banking account or visit our website to enroll in electronic bill pay, switch to e-statements, set up mobile deposit and schedule automatic transfers. At CSE, we provide you with the latest and most convenient banking solutions during the year 2024 and many years moving forward. By embracing electronic bill pay, e-statements, mobile deposit, and automatic transfers, you are not just simplifying your financial tasks; you are embracing the future of a CSEasy lifestyle. Learn more about these services at csefcu.org/cse-online-and-cse-mobile.

Thank you for choosing CSE!

Respectfully,

Matt Koch



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Drive-Thru: 8:00 a.m.–6:00 p.m. **EVERY WEDNESDAY** | Lobby: 9:00 a.m.–5:00 p.m.
Drive-Thru: 9:00 a.m.–6:00 p.m.

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**CSE Online and CSE Mobile Support
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