HELP US CELEBRATE YOUTH SAVINGS MONTH!

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money. In April, 1st Choice Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits.

The theme this year is “The Science of Saving,” showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year’s Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

Bring your kids to the credit union in April to start teaching them how to save!

Some other quick and easy ways to save include:

1) Review your weekly spending to identify where you can cut back…. (Maybe fast food, expensive coffee, cigarettes, etc.).
2) Examine your monthly bills to identify household expenses that can be reduced.
3) When you receive a raise, direct that pay increase to a savings account.
4) Set up a direct deposit to a savings account via an automatic transfer from your checking account or from your paycheck.
5) Set a realistic savings goal and write it down and start tracking your progress every week.

Statistics indicate that many people do not have enough money set aside to cover a $500 emergency, such as an unexpected car repair or medical expense. Make a goal to save at least $500 for an emergency fund. Saving just $20 every two weeks equates to $520 at the end of the year. While you can’t prevent emergencies from happening, you can certainly take some of the financial sting out of the situation by making sure you have something set aside for when you really need it.

MONEY MATTERS
Sharon R. Odom, CPA | 1st Choice Credit Union, CEO

Our mission at 1st Choice Credit Union is helping our members build financial success. Financial success can be defined in many ways but there are some universal “rules” that apply to creating financial success. The first universal rule for financial success is you must save. I know that saving may seem easier to say than it is to do. The best advice I received for saving is to start where you are. That can be as simple as at the end of each day dump the change from your pocket or purse into a piggy bank. At the end of a month consider depositing all that change into a 1st Choice saving account.

SAVE THE DATE & PLAN TO ATTEND!

“Money Wise” Luncheon & Seminar
Wednesday, April 18th
12:00 p.m. - 1:00 p.m.
Grady Costello Conference Room

We would like to congratulate Alonzo Llorens, Eddie Cheung and Paresh Patel who were re-elected to the 1st Choice Credit Union Board of Directors.
In memoriam:

Mrs. Calreatha Hardnett, Loan Supervisor
36 years of dedicated service to 1st Choice Credit Union

I have been a member of the credit union since the 1990’s. Ms. Hardnett was a fine example of a terrific employee. She was always helpful and knowledgeable and explained everything thoroughly so that members understood the entire loan process. The main thing that I appreciated about her was her calm demeanor and the fact that she recognized me by name when I walked into the credit union and when I called on the phone for assistance. Ms. Hardnett will truly be missed. — Victoria Clegg, Member

I was so sorry to hear of Mrs. Hardnett’s death. My family and I would like to express our most sincere sympathies to her family during this difficult time. I will forever remember Mrs. Hardnett as a kind and patient person. She assisted us in acquiring car loans for many years. She will be missed. — Celeste S. Williams, Member

When I think of Ms. Hardnett, I think of the words: dedicated, dependable, supportive, and understanding. She always listened to members’ needs and worked hard to give the financial support they needed. Before any member left her office, she made sure she was sending away a satisfied customer. She worked from her heart and was the spirit of goodness. She will truly be missed…PEACE. — Pamela Tolbert, Member

I remember Ms. Hardnett as not only a credit union staff member, but also my friend. I have known her for 30 years. She was always professional and kind. I would always consult with her on my money matters and she would give me facts and my options. She will be terribly missed. I will cherish the memories of her warm smile and personality. — Julie P. Crawford, Member

Ms. Hardnett was an awesome person! I have been a Grady employee and member of the credit union for 30 years. Ms. Hardnett was working the front part of the credit union as a teller while I was working part-time and in full-time nursing school. I was in need of a few nursing books for school and she assisted me in applying for a small loan to obtain those books. This would have been a small loan for someone else, but for me this was HUGE! I was able to purchase my books and continue my courses. Ms. Hardnett was a blessing to me and I am sure many others. My thoughts and prayers go out to the family. — Pamela Vaughn, Member

As member of the 1st Choice Credit during my 40+ years at Grady, I had many interactions with Mrs. Hardnett. As a professional, she was polite and courteous. As a person she was always patient, a good listener and provided detailed feedback, sometimes with possible solutions if response to your request was not what you wanted to hear. She will be greatly missed. — Marion Peters, Member

My heartfelt sympathy goes out to the family of Mrs. Hardnett. I have enjoyed our working relationship over the years, which turned into a relationship in which I could share personal challenges. Mrs. Hardnett had a quiet spirit about her, which was comforting and helped people to trust her. I will truly miss her. May God continue to bless the family. Her family and friends remain in my prayers. — Elisha Paggett, Member and Credit Committee Volunteer

Thank you 1st Choice for having Mrs. Hardnett as an employee for so many years. She was a devoted and caring person. I met her when I started at Grady and opened my first credit union account in August, 1983. Over the years, I have sent peers and family members to the credit union because of her. She was the go to person. She was friendly and treated everybody like family, The 1st Choice Credit Union/Grady Health System will not be the same without her. — Sherry Cooper, Member

My name is Tony Murray, Sr. and I met Mrs. Hardnett 22 years ago when I originally visited the credit union to refinance my car. It was a very delightful and pleasant experience from the beginning! Her personality, smile and spirit was very calming. She was so nice during the entire loan process. Mrs. Hardnett worked for decades to help and assist many members like myself, that had a good work history but challenging credit issues. Mrs. Hardnett will be truly missed by me and the Grady Hospital family. — Tony Murray, Sr., Member

MRS. CALREATHA HARDNETT, THE FRUIT/ THE TESTIMONY
Ms. Hardnett – ALWAYS had our best interest.
Ms. Hardnett – ALWAYS advised us financially.
Ms. Hardnett – ALWAYS gave us leeway.
Ms. Hardnett – ALWAYS took us at our word, when we made a commitment.
Ms. Hardnett – She made it happen and you could ALWAYS consider it done.
Ms. Hardnett – Exemplified ALL of the fruits of the spirit.

Love, Joy, Peace, Longsuffering, Gentleness, Good, Faith, Meekness, Temperance – Against such, there is no law and this was Ms. Hardnett! — Ulysses and Felecia Daniel, Members