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TONGASS FEDERAL CREDIT UNION

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WHAT IT MEANS TO BE YOUR COMMUNITY CREDIT UNION

When our financial lives feel unpredictable, it's natural to wonder how to stay steady. Costs have gone up, seasonal income can rise and fall, and a shifting economy can leave anyone feeling unsettled. Many of us are trying to save, build credit, or plan ahead while simply keeping up.

It brings to mind the classic Credit Union "Umbrella Man." Credit unions were created so everyday people could look out for one another when the financial weather turned stormy; when folks had nowhere to turn but risky lenders, neighbors came together and shared what they had so families could keep moving forward. Credit unions were built to be that umbrella.

That history reminds us why credit unions—including Tongass FCU—exist. We were built for moments like this. And today, our purpose remains the same: to give our Member-Owners real tools that help make life more manageable through all the sunshine and storms. That includes practical guidance, local lending, financial education, and support designed to help people save, build credit, and find steadier ground when life shifts.

And when you're a member of Tongass FCU, you don't have to navigate your financial life alone. Across our 14 communities, you'll find real people who will talk with you, listen, and help you figure out the next step.

Uncertain times don't last forever. But the way we show up for one another does. And at Tongass FCU, we're here for moments like these—
Today, Tomorrow, Together.

5 STEPS YOU CAN TAKE BEFORE YEAR-END TO IMPROVE YOUR FINANCIAL LIFE—*Wherever you are today.*

The end of the year is a good moment to pause and make a few small changes that can bring more stability in the year ahead. Here are five practical steps anyone can take.

1. **Check your credit report.** Many people avoid checking their credit because it feels stressful-but knowing the truth is easier than wondering. You can get free weekly reports from Equifax, Experian, and TransUnion at AnnualCreditReport.com, the officially authorized site. Reviewing it helps you catch errors, spot unfamiliar activity, and understand what's shaping your financial picture.
2. **Automate your savings.** Set up a recurring transfer—weekly, monthly, or every payday—even if it's small. Automation builds savings quietly in the background, and consistency matters more than the amount.
3. **Know your rates.** Review the interest rates on your loans or credit cards. Many people don't realize how much they're paying until they look. Understanding your rates helps you decide what to pay down first and whether better options might be available.

4. **Strengthen your security habits.** Set up account alerts so you can spot unusual activity quickly. Update your passwords, especially if they're older or reused. Avoid saving your card information in apps unless you truly need to. A few simple habits can prevent bigger problems later.
5. **Cut or reduce one expense.** Choose one thing to cut back on—an unused subscription, a daily habit that adds up, an account fee, or something you could buy more affordably elsewhere. One change can make more difference than you'd expect.

A BETTER FINANCIAL YEAR AHEAD: *How your Tongass Team can Support you in 2026*

Here's how Tongass FCU can help you put those five steps into action in the coming year. Our goal is simple: support your financial well-being with local people, clear guidance, and tools that make everyday life easier.

1. **Support for building or improving credit.** If your credit review showed areas you want to strengthen, we offer tools that can help—including free financial counseling with trained staff who can talk through your goals. We also offer several products for credit building and repair, including our Credit Builder Loan and Secured VISA® Credit Card, which are designed to help you establish steady payment history.
2. **Simple ways to save consistently.** If you want to automate your savings, we can help you set up recurring transfers—or you can set them up yourself anytime in online banking. You can also turn on debit card round-up, which saves your spare change automatically. And, if you're ready to take your savings further, consider a Savings Builder Certificate—a certificate that lets you add money anytime while giving you a set savings period to help keep those funds separate from everyday spending.
3. **Help reviewing your rates and exploring better options.** If your year-end financial checkup revealed high rates, we can walk through your choices together. We offer 7.99% APR[1] VISA® balance transfers (with no transfer fee), which may reduce interest and monthly payments on existing card balances. Our low vehicle loan rates can also help whether you're buying a car or refinancing one. *([1]Annual percentage rate, on approved credit)*
4. **Tools for stronger account security.** Your security is important to us. You can stay aware of account activity by setting up customized alerts in online banking. And for ongoing fraud awareness and security reminders, sign up for eStatements or follow us online—we share helpful tips each month.
5. **Resources to help you spend more intentionally.** Online and mobile banking make it easier to track spending, notice patterns, and stay on course. And if you want help building a plan, our financial counselors can sit down with you to create a budget—whether your income is steady, seasonal, or somewhere in between. Our teams across all 14 communities are here to talk with you, listen, and walk through next steps together.

UPCOMING CLOSURES

December 24, Christmas Eve - Early Closing at 3PM

December 25, Christmas Day

January 1, New Year's Day

January 19, Martin Luther King Jr. Day

February 16, President's Day

Today, tomorrow, *together*.

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