

# Connect With Us

A Quarterly Update on News and Events for Members of MassMutual Federal Credit Union



## Calling All Photographers!

Do you enjoy the turning of the New England leaves in the fall? Do you see the beauty in a landscape blanketed in snow? Or maybe you caught a flower blooming in the spring rain? Whatever natural picture captures your eye, take a picture and send it to us!

Submit your photos to [cumarketing@massmutualfcu.org](mailto:cumarketing@massmutualfcu.org), and we will post the pictures on our Facebook page. The top 12 photos that get the most “likes” will be featured in our 2018 calendar with your name and location.

Visit [www.massmutualfcuhb.org/home/member/get\\_involved](http://www.massmutualfcuhb.org/home/member/get_involved) for more information and contest rules.



#GreatMakeandSaveChallenge

## Celebrate Youth Month

Attention, kids! You're never too young to think like an entrepreneur! During the last snowstorm, kids just like you made local news by shoveling numerous driveways to make a little extra cash. Whether you walk dogs, mow lawns, flatter grandma or search couches and washing machines for extra change, if you have an idea of how to make and save money, share your idea!

During the month of April, MMFCU wants you to take the **#GreatMakeandSaveChallenge**. (Just make sure to get your mom or dad's permission first!) All you have to do is create a video of your “make or save” idea and tag us on **Instagram at @mmfcu**. All make and save participants will receive a special gift.

## Holiday Closings

**Memorial Day**  
May 29, 2017

**Independence Day**  
July 4, 2017



## Children's Book Drive

For the entire month of April, MMFCU will be collecting new and gently used children's books. Last year we collected over 1,500 books, which were donated to local schools. Please help those in need by donating to our Book Drive. Each book can make a difference in the life of a child. Books can be dropped off at both State Street and Bright Meadow branch locations. Thank you for helping us to make a difference!



## Annual Meeting Reminder

It's that time of year again! All MMFCU members are welcome to join us for our Annual Meeting – details are below:

**When: Wednesday, April 5, 2017, at 4:15 pm**  
**Where: MassMutual Home Office, Main Room**  
**1295 State Street, Springfield, MA 01111**



Please register at [www.massmutualfcuhb.org/home/member/get\\_involved](http://www.massmutualfcuhb.org/home/member/get_involved) or call us at **800.940.9466** if you will be attending so that we can plan accordingly. We hope to see you there!

## Spring Clean Your Finances

After a year of spending, saving, paying off bills and racking up rewards points, your financial life can get a little messy. Now that tax season is over, it is a great time to regain control of your finances. When you de-clutter your accounts, paperwork and budget, you'll find it's a lot easier to make the most of your money.

Roll up your sleeves, dust off your statements and follow these tips for finances that sparkle:

- **Streamline your banking.** Close up old accounts, switch to online bill pay and sign up for eStatements to reduce paper waste. Shred year-old bank statements, expired warranties, old Social Security statements and tax documents that are over seven years old.
- **Consolidate your debt.** Consider rolling all of your high-interest payments into one low-rate personal loan. Close credit cards you don't need and create a payment strategy to lower your debt. Plan to pay off credit cards with the highest interest rates first.
- **Organize your savings.** Many households have multiple savings accounts, including IRAs, CDs and 401(k)s. Consider moving all of your savings plans to one bank and consolidating all IRAs to one account. Talk to your employer about moving old 401(k) accounts into the one at your current job, or rolling them to a self-directed IRA. Finally, increase your 401(k) savings so that at a minimum you are saving enough to earn a full match from your employer.
- **Plan your estate.** Update or create your will. It's a fairly easy and inexpensive process that people often put off for obvious reasons. If you have any property (car, house, land, flat-screen TV, etc.), a will prevents lengthy legal battles and guarantees the right people receive your belongings upon your passing.

**Need help tidying up?** Stop by an MMFCU branch or give us a call. We'd be more than happy to help you clean up your finances!



## Locations and Hours

### Main Office

1295 State Street  
Springfield, MA 01111-0001  
MIP F235  
Phone: 413.744.3431 (ext. 43431)  
Fax: 413.226.4359  
Toll Free: 800.940.9466

### Office Hours

Monday-Friday  
8:30 am-4:00 pm

### Express Teller Branch

Clarence Street Entrance  
1295 State Street  
Springfield, MA 01111-0001  
MIP F235  
Phone: 413.744.1168 (ext. 41168)  
Fax: 413.226.4359  
Toll Free: 800.940.9466

### Office Hours

Monday-Friday  
8:30 am-4:00 pm

### Bright Meadow Branch

100 Bright Meadow Boulevard  
Enfield, CT 06082-1981  
MIP M241  
Phone: 860.562.1947 (ext. 21947)  
Fax: 860.562.6066  
Toll Free: 800.940.9466

### Office Hours

Monday-Friday  
8:30 am-4:00 pm

## 24-Hour Services

**Website/CUOnline Banking**  
[www.massmutualfcu.org](http://www.massmutualfcu.org)

### Call 24

(Transaction by Phone)  
800.788.6628  
Inter-Office: ext. 46628



This credit union is federally insured by the National Credit Union Administration