

Marina, We're Coming! Celebrate Our New Branch with Us

We are getting closer to the opening of our new branch in Marina, and we can't wait to have you join us! Our team is excited to help more people than ever achieve their dreams and gain financial wellness.

Swing by our opening celebrations and enjoy treats, giveaways, and food trucks available throughout the event. Plus, we'll have a special appearance by 102.5 KDON's Rynell "Showbiz" Williams during the festivities! Keep an eye on bayfed.com/marina for dates and further announcements.

As we get to know the community in Marina, we are looking forward to expanding our expansive Community Support program in the area. Bay Federal is committed to making a real difference in the financial lives of the communities we serve. Stay tuned to hear more about local organizations and charities that we will be supporting.

As we install new lights, art, and teller stations into the new location, we can't help but imagine you walking through the doors. We will see you there soon!



'Tis the Season (for a Mid-Year Money Checkup)



By GreenPath Financial Wellness

As summer hits its stride, the idea of financially preparing for the holidays might feel like overkill, but July is an ideal month to make mid-year adjustments that will help you cruise into the holiday months.

Review Your Budget: Using a budgeting worksheet or free app, identify areas where you may be overspending and can reduce costs.

Automate Savings: Consider the "set it and forget it" approach to allocating savings. Set up a reasonable weekly or monthly automatic transfer to a savings account and watch your savings grow.

Strategize Debt Repayment: Review the balances and interest rates of your credit cards, loans, and other debts. Tackle high-interest debt first, and consider a debt management program.

Check Your Credit Report: Request a free copy of your credit report from AnnualCreditReport.com. Review the report for any inaccuracies, which can give you a lower score.

Get Connected: If you need additional support, GreenPath Financial Wellness offers cost-free, judgment-free financial counseling with certified experts ready to meet you exactly where you're at. Get started by calling 877.337.3399 or visit bayfed.com/greenpath.



Investment Services at Bay Federal Credit Union

Presented by Your LPL Financial Advisors

Investing with Tariffs in Mind

Tariffs—taxes on imports—are typically used to protect domestic industries. Tariffs can impact businesses and economies, and investors can adjust their strategies and portfolios in several ways.

Focusing on Domestic Companies: Companies that generate most or all of their revenue domestically should be less affected by tariffs than those that rely on international trade.

Portfolio Diversification: Diversification can help manage risk. By spreading investments across different sectors, regions, and countries, investors can manage the impact of any single investment going bad.

Practice Adaptability: Investors may also consider companies that have demonstrated adaptability to tariffs. It is important to note that while tariffs can create adversity, they can also create opportunities. For investors, this could mean a chance to invest in companies that stand to benefit from tariffs.

Stay Informed: Reading trends and predicting the impact of potential tariffs can be challenging for investors and requires a keen understanding of international politics and economics. It's vital to rely on guidance from a financial professional who understands how tariffs and other macroeconomic factors impact specific investments.

Take Action Today: Schedule a complimentary consultation with one of our experienced financial advisors and get all your questions answered.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Interested in the full article? Visit bayfed.com/investmentnews

To schedule a complimentary appointment with our LPL Financial Advisors and discuss your options, visit www.bayfed.com/investments or call 831.479.6000, option 7.

 **Investment Services**
at Bay Federal Credit Union

Available through LPL Financial, Member FINRA/SIPC

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Whether you're buying new or new-to-you, we're here to help you through the process and get you behind the wheel.

*To learn more, visit bayfed.com/auto-promo.

The HELOC Flex

If you own your own home and are looking for some extra cash in your pocket, the HELOC Flex might be the right choice for you! With flexible options to lock in your rates, this is a great opportunity for people looking to make some big changes in their lives, like planning a wedding, adopting a child, or renovating your home.

Ready to get started? Reach out to our Home Lending Team today by visiting bayfed.com or giving us a call at 831.479.6000, ext. 8304!

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