

Big Plans? Your Home Equity Can Help!

Spring has sprung, and there's no better time to get a Home Equity Line of Credit (HELOC). We have **new options and low rates** to help you fund large projects or adventures!

Unlike a traditional loan, a HELOC works more like a credit card. You can borrow what you need, when you need it, up to your spending limit, which makes it a great option for expenses that come up over time or projects where you may not need all the funds at once.

A HELOC can be used for all kinds of goals. Many homeowners use it for home improvement projects, like remodeling a kitchen, updating a bathroom, or making needed repairs. It can also be a helpful tool for consolidating higher-interest debt, covering education expenses, handling unexpected costs, or creating extra financial flexibility for major life moments.

This Spring, take advantage of the equity in your home and finance your next project. Visit bayfed.com/heloc to see our low-rate options and choose the new introductory rate and term that fits your needs. Apply today!



SAVE a Little,
GROW A LOT!

Celebrate Youth Month

April means Youth Month, and that means fun is coming to the branches! We're celebrating our young members and members-to-be with activities that make learning about money exciting.

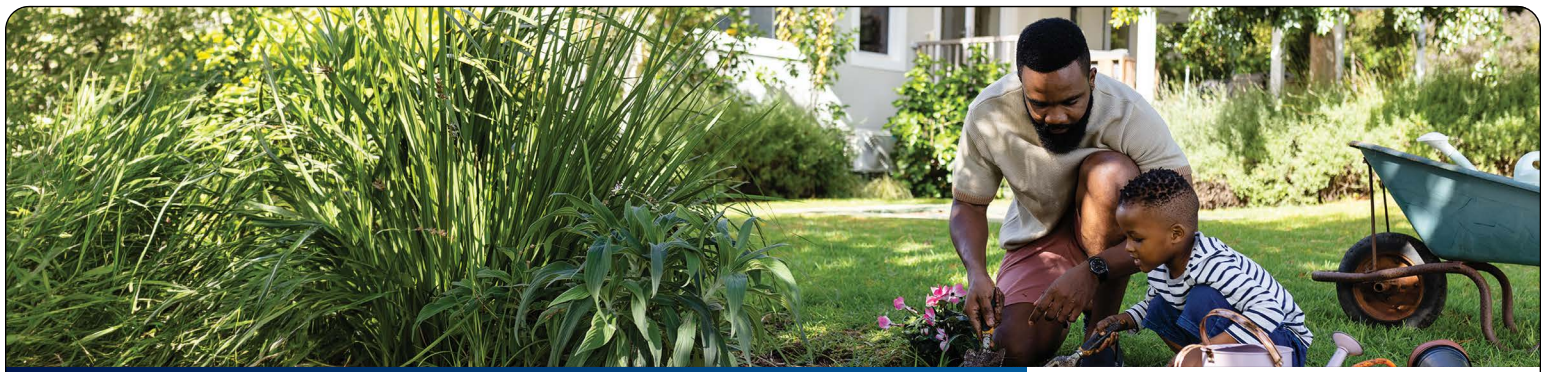
Throughout April, young members can earn a prize by filling out a savings goal card and making a deposit into their savings account.*

Plus, all month kids can participate in a sticker design contest. The winner in each category (elementary, middle, and high school) will win a cash prize. All applicants will be able to nominate a local nonprofit or school. The chosen organization will receive \$1,000! Visit bayfed.com/stickers for full details.

We hope to see you and the young people in your life in our branches in April to join in the fun. Together, we can increase financial learning and wellness in the next generation!

*Learn more at bayfed.com/youthmonth.





Financial Wellness at Bay Federal Credit Union

Presented by our partners at GreenPath Financial Wellness

Your Financial Spring-Cleaning Checklist



Spring is a natural reset. While you're cleaning and organizing your home, take time to refresh your finances.

Clear Financial Clutter

- Review all recurring subscriptions and cancel unused services.
- Organize digital and paper financial documents.

Most consumers underestimate their subscription spending. Small recurring charges are easy to ignore, but they quietly drain cash flow over time.

Refresh Your Budget

- Review the last 90 days of spending and identify categories that increased.
- Adjust budget targets and set one realistic spending goal for next month.

Setting a budget is a good start, but a quarterly review dramatically improves follow-through.

Review Your Credit Reports

- Request your free reports at AnnualCreditReport.com.
- Check for unfamiliar accounts and verify balances and payment history accuracy. Dispute any inaccuracies you find.

Regular reviews are a great way to protect your financial reputation.

Strengthen Your Emergency Fund

- Confirm how much you currently have saved.
- Set short- and long-term targets.
- Automate a small recurring transfer. Even \$25 helps!

Even a modest emergency cushion reduces reliance on costly borrowing.

Align Money With What Matters

- Write down one financial priority for the next year.
- Identify one action you can take this month and set a due date for yourself.

People who write down specific financial goals are significantly more likely to achieve them than those who keep them in their heads.

Now's the Time to Refi!

Ready to love your ride a little more? Now's the perfect time to hit the gas on savings. Refinance your auto loan from another lender and pocket a \$200 bonus, just for making the switch.¹

You could also cruise into lower monthly payments, lock in a competitive rate, and enjoy up to 90 days with no payments.²

Want to boost the perks? Open a new checking account and grab an extra \$100.³ It's an easy, feel-good way to save money and enjoy the journey ahead.

^{1,2,3} Learn more and get started at bayfed.com/enjoy



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Federally Insured by **NCUA**
Equal Housing Lender