



### Summer Newsletter 2025

## Red Flags to Watch out for while House Hunting

#### **Poor Maintenance**

Peeling paint, broken fixtures, or overgrown landscaping = signs of neglect.

#### Water Stains or Mold

Brown spots, musty smells, or visible mold could mean water damage or leaks.

#### **Outdated Electrical**

Flickering lights, old breaker boxes, or lack of outlets may need upgrades.

Before you buy, do your homework—and get pre-approved with Tri-County Credit Union.

Talk to a home loan expert today!

loans@tri-county.org | 715-735-3913 x116 or x120
Tri-County NMLS 401721

FINANCIAL
EDUCATION—
For Kids







#### Use a Piggy Bank

Teach the value of saving with coins and clear jars.

#### Talk about Wants vs. Needs

Help them understand smart choices (e.g., juice vs. water)

#### **Involve them in Small Purchases**

Let them hand over money and get change at the store.



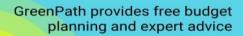
#### **Holiday Closings:**

#### 2025

Juneteenth / June 19
Independence Day / July 4
Labor Day / September 1
Indigenous People's Day / Oct 13
Veteran's Day / Nov 11
Thanksgiving Day / Nov 27
Christmas Eve / Closing at noon
Christmas Day / Dec 25

#### 2026

New Years Day / Jan 1 MLK Jr Day / Jan 19 President's Day / Feb 16 Memorial Day / May 25





# YOUR TRAVEL TO-DO'S



## NOTIFY YOUR FINANCIAL INSTITUTION

Prevent declined transactions
Check for foreign



fees

## SECURE IMPORTANT DOCUMENTS

Copy and store your passport and cards safely



#### CREATE A BUDGET

Estimate costs and build in a buffer



### TRAVEL-FRIENDLY FINANCIAL TOOLS

Prepaid cards for locked rates

Apps like PayPal for secure payments



### GET TRAVEL INSURANCE

Cover cancellations, medical issues, and lost bags



#### BE CAUTIOUS WITH PUBLIC WI-FI

Avoid financial logins on public networks

Use a VPN for added security



Join us every 3rd
Wednesday of the month at
Tri-County Credit Union
Marinette branch from 1-4:00 pm

Call Ray at 715-513-0448 or email rayasweetman@gmail.com















**Sunburn Tip:** Use your SPF even if the sun is not shining! If you do get burned, use an aloe get with lidocaine—and keep it chilled in the fridge.

Congratulations to the 2025 Tri-County Credit Union Edward O. Rynning Scholarship recipients!

**Madison Raygo** is a Peshtigo High School graduate attending NMU majoring in Secondary Education—Social Studies.

**Sam (Elizabeth) Radtke** is a Marinette High School graduate attending Viterbo University majoring in Art Education.

**Tug Paidl** is a Saint Thomas Aquinas Academy graduate attending Fox Valley Tech for Fire Protection.

Congratulations! Here's to new beginnings!