

Credit Connection

877-563-3072
cwpcu.org

CROW WING POWER
CREDIT UNION

DECEMBER 2025

START 2026 STRONG: *Simple Year-End Financial Moves That Make a Big Difference*



As the year winds down, now is the perfect time to take a fresh look at your financial wellbeing. A few simple steps in December can set you up for a more confident, organized, and successful 2026.

Review Your Spending & Build a Realistic Budget

Look back at where your money went this year—your digital banking tools can make this easy. Identify categories where you overspent, areas where you can cut back and

expenses you want to plan for more intentionally next year. Use this review to build a practical budget that aligns with your goals and lifestyle.

Check Your FICO® Score and Correct Any Errors

Before the new year begins, take a moment to review your credit report. Verifying your FICO score and checking for inaccuracies helps protect your financial reputation and may even improve your borrowing power. If you spot errors, dispute them right away.

Automate Your Savings or Debt-Paydown Strategy

Whether you're saving for a goal or working to reduce balances, automation is your best friend. Set up recurring transfers to your savings account or schedule consistent payments toward loans or credit card balances. Automatic habits remove the guesswork and make progress steady and stress-free.

Set Achievable Monthly Goals

Big resolutions can feel overwhelming, but small monthly goals are far more manageable. Focus on one priority each month: reviewing subscriptions, adding a little extra to savings, or tackling a specific debt. These incremental wins add up quickly.

If you need personalized guidance or tools to help you get started, CWPCU is here to support you every step of the way!



Happy Holidays
from your friends at
Crow Wing Power Credit Union!

Call for Candidates

The Crow Wing Power Credit Union Board of Directors has 3 open positions. There is no compensation for serving on the Credit Union Board. The Board meets on the 4th Tuesday of each month.

If you are interested in petitioning for the board please contact Joan Wileman at 218-825-2208. Deadline for petitions is March 4, 2026.

Snowbirds!

Please contact the Credit Union with your seasonal address and the dates you will be enjoying a warmer climate. Your tax documents do not get forwarded by the post office and will be returned to the Credit Union.

Timely Reminders

Credit Union Hour Changes:

Closing at 12pm: December 24th
Closed December 25th - Happy Holidays!
Closed January 1st - Happy New Year!

Credit Union Board Meetings:

January 27, 2026
February 24, 2026
March 24, 2026

CROW WING POWER
CREDIT UNION

NOW
THROUGH
12/31/25

NEW LOANS
**GET A
.25% RATE
DISCOUNT!**

REFINANCE YOUR
VEHICLE LOAN
FROM ANOTHER
LENDER AND SAVE!

218.825.2208



*Offer applies to new loan funds only. Current CWPCU loans are not eligible for this discount. All loans subject to credit approval. Rates and terms available based on collateral and credit. NMLSR 400058



Community Engagement: *Coats for Kids*



This October, the Brainerd Family YMCA held their *Coats for Kids Drive* and our CWPCU staff joined forces to help sort and prepare for distribution. Hundreds of jackets were distributed to kids in need of warm clothes this winter. Thank you to the YMCA for loving our community and letting us spend a few hours supporting this great cause!

DO YOU HAVE THE *App?*

ACCESS CWPCU'S KEY BANKING SERVICES
ON YOUR MOBILE DEVICE!



Available on the
App Store

GET IT ON
Google Play

Instant Issue Debit Cards



SAFE AND SECURE
NO WAITING FOR DELIVERY

Crow Wing Power Credit Union now offers Instant Issue Debit Cards, giving you fast, convenient access to your money without the wait. Whether you're opening a new account or replacing a lost card, you can walk out of the branch with a fully activated debit card the same day. **For security, instant issue cards must be picked up in person with a valid ID, ensuring your account stays protected.** No more delays, no temporary cards—just quick, secure access to your funds and the freedom to start using your card immediately.

It's another way CWPCU delivers member-focused service designed to fit your life.

PREVENT FRAUD

THIS HOLIDAY SEASON

TIPS:

Never share passwords or log in credentials.

Block unwanted calls and text messages.

Resist the pressure to act immediately. Stop and talk to someone that you trust.

If shopping online, go directly to trusted sites rather than from a search engine or social media.

cwpcu.org/fraud-protection