

# FINANCIAL FITNESS HELPS MORE THAN JUST YOUR MONEY

When you hear the word “fitness,” what comes to mind? Gym memberships? Weights and treadmills? Lean, muscular athletes? Credit unions? If that last option seems out of place, it’s probably because your brain automatically equates fitness with optimum physical health. When you consider the global health and wellness industry generated more than \$3.4 trillion last year, it’s easy to understand the tendency to think that way.

According to dictionary definitions, fitness refers to the ability to accomplish a specific task or purpose. With this perspective, it’s clear that physical fitness and financial fitness have some commonalities after all. Both types of fitness provide a wide range of personal benefits, and accomplishing goals in either area requires consistent effort, experienced guidance, and efficient tools.

## Consistent Effort

Fad diets and miracle cures will never lead lasting physical fitness. Taking definitive steps towards an established goal is the key. This principle applies to finances as well. From budgeting to saving to investing, following healthy financial habits on a consistent basis leads to long-term success.

## Experienced Guidance

Have you ever gone to a gym for the first time and wondered how to set your goals or structure a quality workout plan? If so, you know how valuable an experienced coach or trainer can be. That’s where Power Financial Credit Union comes in. With our team of experts, it’s easy to find a financial coach who can help you set goals and create a plan to accomplish them. And the best part? We don’t charge for it like the gym does.

## Effective Tools

When you’re working towards a physical goal, the right equipment can make all the difference. If you’re trying to increase your flexibility, a basic yoga mat should be enough. If you’re trying to improve your bench press, you’ll need a barbell and bench. Depending on your financial situation, your needs might range from budgeting help and savings accounts to business solutions and investments options. We offer the perfect blend of products and services to help you accomplish your goals. Our Money Management tool helps you budget, see where you are spending money and track your short and long term goals.

On the surface, physical fitness and financial fitness may seem like separate subjects. Science has shown that being balanced and healthy in one area affects the other areas of your life. Thanks to this overlap effect, there are benefits to your physical well-being when you are financially healthy. Ready to start experiencing those benefits for yourself? Contact a PFCU trusted advisor today!



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## THE RIGHT TOOLS CAN MAKE ALL THE DIFFERENCE

Since its creation in March 2010, Pinterest has served as a source of inspiration for DIY enthusiasts around the world. With millions of gorgeous photos featuring home-décor innovations, recipe creations, and crafting ideas, the social media service has helped revolutionize many a home interior. Over time, however, an unintended—yet wildly entertaining—phenomenon surfaced: The Pinterest Fail.

When you browse a gallery of Pinterest Fails, you see the difference between theory and application. Knowing how to do something doesn't necessarily mean you have the right tools to complete the project. While some of the results range from aesthetically tragic to downright hilarious, they each highlight the fact that head knowledge isn't enough. Using the proper tools can make all the difference. In much the same way, following a budget is a simple concept. But without the right tools to keep you on track, you can experience a financial version of a Pinterest Fail.

Money Management™ Gives You the Budgeting Tools You Need. By adding the Money Management feature to our already impressive list of online and mobile banking features, Power Financial Credit Union makes it easier for you to follow your budget. While it's still up to you to manage your income and expenses, this convenient new service provides consistent guidance and feedback that lets you know when you're doing well and when you need to adjust. To keep the task from being too overwhelming, Money Management breaks down your support into four customizable categories:

### Tracking

It's tough to budget effectively if you don't know where your money is going. Tag specific transactions, track your spending habits, and establish a cash-flow calendar based on the results.

### Analysis

After tracking your spending, this feature helps you make real-time budget adjustments based on your history. From there, it helps analyze your finances to set various financial goals such as debt payoff and net worth projections.

### Goal-setting

As the adage goes, "if you aim at nothing, you'll hit it every time." Money Management offers helpful methods for setting important financial goals including savings, debt reduction, and retirement.

### Updates

Life can get busy, and that makes it easy to forget about your goals. Thanks to online and mobile technology, you can establish custom text and email alerts to keep your financial success in focus.

While our Money Management solution provides a variety of financial tools to help you stick to your budget, the best part is that it's FREE for all Power Financial Credit Union members! All you have to do is download our mobile app and sign into your online banking account. Simply enter your member number as your user name and your Simon Says PIN as your password. If you do not know your Simon Says PIN, please call us at 800-548-5465, email [securelink@powerfi.org](mailto:securelink@powerfi.org) or stop by your local branch.



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So far, Power Financial Credit Union members have saved more than...

**\$9,000,000**

See credit union for details.



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Auto Source from Power Financial Credit Union provides each member with a personal shopping concierge to help you compare, shop, and save. No high pressure commissioned sales people, just personal service the way you want that fits your schedule. Concierge service takes the hassle out of buying a car.

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