

CSCU Insights

Newsletter from Central State Credit Union

Turn Home Equity Into Holiday Magic!



**Intro
HELOC Rate**

5.99% APR*

for 24 months



**Get extra
cash for
memories or
projects that
matter.**



*HELOC Promotion good through 12-31-2025. HELOC minimum credit limit is \$25,000 and Maximum Credit Limit is \$250,000. Only Owner Occupied properties qualify within the states of CA, AZ, NV, OR, WA. Property types; Single Family Residence, PUD/Townhome and Condominiums qualify. We are offering a HELOC introductory rate of 5.99% for the first 24-months from the date the line is established subject to credit qualifications and other conditions. The term is for 25 years - 10 year draw period / 15 year repayment period. All HELOCs have a variable rate. Following the expiration of the Introductory Rate period your Annual Percentage Rate can change on the day that the Introductory Rate period expires, and subsequently, quarterly thereafter. Following the expiration of the Introductory Rate period, the minimum ANNUAL PERCENTAGE RATE at any time is 5.50%. The maximum ANNUAL PERCENTAGE RATE at any time is 14.50%. The Variable rate will be based on the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal in effect on the day the Introductory Rate period expires, and subsequently, on the last day of each calendar quarter ("Index") plus ("Margin"). There is a 24 month fee reimbursement due upon the payoff and closing of the HELOC which will require for you to reimburse the credit union up to \$500 of the amount of fees paid by the credit union.



209.444.5300

www.centralstatecu.org

Avoiding the January Financial Hangover

Because December joy shouldn't turn into January regret.

The holidays bring sparkle, celebration, and connection, but between gifts, travel, food, events, and those last-minute “just in case” purchases, many households end up spending more than planned, only to face stress once the bills arrive. With a few simple strategies, you can enjoy December without paying for it until spring.

The January Wake-Up Call

Every year, countless people glide through the holidays feeling cheerful until their January statement hits like a frosty surprise. It's not the December purchases that cause the hangover...

It's the interest, the stress, and the unexpected balance that shows up weeks later. And this year, you don't have to repeat the pattern.

Try the “January 15th Test”

Before you make a purchase during this season, pause and ask:

“Will I still be happy paying for this on January 15th?”

If the honest answer is no, consider passing on it. This simple question can help you avoid emotional spending and keep your budget realistic and stress-free.

Build a Holiday Budget That Actually Works

Here's an easy formula to keep your spending balanced:

Holiday Budget = (Monthly Disposable Income × 2) - Non-Negotiable Bills

This gives you a clear, personalized limit while leaving room for celebration, tradition, and meaningful connection. There is also a more detailed budget article in this newsletter which provides helpful information.

And remember:

The most memorable moments—shared meals, thoughtful gestures, handwritten notes, small gatherings—rarely come with a high price tag.

Your Future Self Will Thank You

Staying mindful with your holiday spending means:

- Starting the new year on solid financial ground and keeping your savings goals intact
- Reducing financial stress and avoiding high-interest balances
- A peaceful January is one of the best gifts you can give yourself.

Act Today

A joyful holiday season begins with a clear plan. Start your holiday budget now—and let January be a month of optimism, not overwhelm.

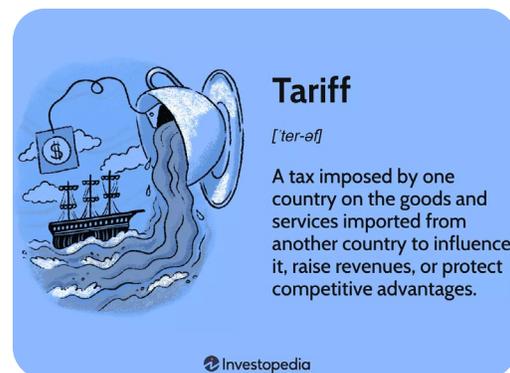


Tariffs, Trade, and Your Finances: Simple Ways to Stay Ahead

From groceries to electronics, you've likely noticed prices going up—and staying up. While different factors influence the cost of everyday items, trade tensions and tariffs are part of the picture. But what does that mean for your personal finances, and how can you protect your budget when global markets feel unpredictable?

What's Going on With Tariffs?

Tariffs are essentially taxes on imported goods. When one country imposes tariffs on another's products, the costs of those goods typically rise—first for businesses and eventually for everyday consumers like you. Recently, the U.S. has adjusted and added tariffs on a variety of products, including automobiles, consumer electronics, apparel, and appliances. In response, trading partners may do the same, leading to a cycle of higher prices and less predictability. The result? A more expensive shopping cart and tighter monthly budgets for many households.



How Tariffs Affect Your Wallet

While you might not be tracking global trade news, you probably do feel its ripple effects. You might notice:

- **Higher prices at the store** for goods that rely on imported materials or are imported entirely.
- **Delayed product availability** for items in demand.
- **Price fluctuations** that make it harder to plan your monthly expenses.

These impacts can feel incredibly frustrating - especially when you're already working hard to stick to a budget or manage debt. There are steps you can take to cushion the effects of these changes, starting with:

1. Revisit Your Budget Monthly

Inflation and trade shifts can cause price hikes quickly. Review your budget regularly so it reflects real-time expenses. If you need help getting started, a budgeting worksheet can make it easier to track where your money is going—and where you can adjust.

2. Shop Strategically

If imported items are getting more expensive, focus on buying local when you can. Local produce, small business goods, and U.S.-manufactured items may be less affected by tariffs, and you're also supporting your community.

3. Delay Big Purchases (When Possible)

If you've been planning a major purchase that might be impacted by tariffs—like a car, appliance, or electronics—it could be worth waiting or shopping used. Prices might stabilize, or you may find better deals if you wait.

4. Build a Buffer

Even small savings add up. Try setting aside a little each paycheck in an emergency fund. A cushion gives you breathing room when prices fluctuate and helps reduce the stress of unexpected expenses.

5. Track Tariff-Related News

Tariff changes often impact specific industries and products—knowing what's coming can help you time purchases, explore alternatives, or adjust your spending plan before prices go up.

6. Get Support Sooner Rather Than Later

If rising costs are stretching your budget thin, don't wait until it becomes a crisis. Ask your financial institution to see what tools and resources they provide. You can also connect with GreenPath for free financial counseling whether your goal is to modify your budget, save more, or tackle debt.

CSCU in the Community



Message From The CEO

Dear Members,

I am honored to serve as the new President of Central State Credit Union. Having spent 26 years of my career in the credit union movement, I know firsthand the difference a strong, member-owned financial cooperative can make in people's lives. At our heart, we are more than just a place to bank, we are a community built on trust, service, and a commitment to helping people improve their lives.



As we look ahead, my vision for our credit union is rooted in both tradition and progress. We will continue to honor our long history of putting members first, while also embracing new opportunities to grow, innovate, and meet your evolving financial needs. That means investing in technology that makes doing business with us easier and more secure, expanding access to products and services that will improve financial well-being, and strengthening partnerships that uplift the communities we serve.

Most importantly, we will stay focused on what matters most: you, our members. Every decision we make will be guided by our mission to help you achieve your goals, whether that is buying a home, saving for education, or planning for retirement.

I am grateful for the trust you place in us and am excited for the future we will build together. With the strength of our dedicated staff, the support of our volunteers, and the active engagement of our membership, I believe our best days are still ahead.

Thank you for being a part of Central State Credit Union and putting your trust in us. I look forward to serving you, listening to you, and working with you to grow stronger together.

With appreciation,

Paul Kramer

President & CEO



Closures

All branches will be closed on the following days:

Staff Event (Early Closure)

Friday, December 12th
(Close at 1pm)

Christmas Eve (Early Closure)

Wednesday, December 24th
(Close at 1:00 pm)

Christmas Day

Thursday, December 25th

New Years Eve (Early Closure)

Wednesday, December 31st
(Close at 1:00 pm)

New Years Day

Thursday, January 1st, 2026

30 Days to a Better Budget

It's the perfect time to put fresh eyes on your finances. Ever checked your account balance and thought, Where did all my money go? You're not alone. A well-structured budget doesn't have to be about cutting back – it's about gaining control, reducing stress, and working toward what matters, whether that's paying down debt, saving for retirement, or (finally) taking a vacation.

Numbers That Tell a Story

- 41% of U.S. adults have credit card debt.
- Inflation continues to challenge household budgets.
- Even though 74% of Americans use budgets, many struggle to stick to them.

The 30-Day Budgeting Challenge

Even when money is tight, small steps can help you regain a sense of control. This challenge is about working with what you have and making a plan that fits your reality.

Week 1: Take Stock (Without Judgement)

- **Days 1-2: Gather documents** – Collect checking and savings account statements, bills, and income records. If you don't have access to everything, just start with what you know (like recent pay stubs or receipts).
- **Days 3-5: Sort spending into essentials vs. non-essentials** – Focus on basics first: housing, food, transportation, and bills. Then, list everything else.
- **Days 6-7: Track daily spending** – If writing down every dollar feels overwhelming, start small – like noticing where cash disappears fastest (fast food? Gas? Impulse buys?)

Week 2: Think Small

- **Days 8-10: Find areas to free up cash** – Look for small, manageable changes. Might you cook one extra meal each week in lieu of going out or switching to coffee at home?
- **Days 11-13: Commit to one realistic goal** – Maybe it's just covering rent this month or paying one bill in full. Small wins build momentum.
- **Day 14: Choose a budgeting style that fits your situation** – Decide what budgeting system supports where you're at. Zero-based budgeting or the 50/30/20 rule are some examples.

Week 3: Adjust and Automate

- **Days 15-17: Adjust spending based on what's possible** – Don't aim for perfection. Aim to find small ways to stay on top of expenses.
- **Days 18-20: Automate what you can** – Even if it's just setting reminders to pay bills on time, little systems can help.
- **Day 21: Revisit and adjust** – If your first plan didn't work, that's normal. Tweak it and keep moving forward.

Week 4: Subtract, Add, and Celebrate

- **Days 22-24: Downgrade without losing what matters** – Instead of cutting everything, swap or downgrade packages (e.g., cheaper phone plans).
- **Days 25-27: Explore ways to boost income** – Selling things you don't need, freelancing, or joining the gig economy part-time can provide short-term relief.
- **Days 28-29: Plan for expenses you know are coming** – Even setting aside \$5-\$10 per paycheck for emergencies makes a difference.
- **Day 30: Reflect on progress (no matter how small)** – If you made any improvement this month, celebrate it! Every step forward counts.

Remember that you don't have to budget alone – connect with Central State Credit Union to see what services and resources we can provide. Our partner, GreenPath, also offers free financial counseling and personalized debt management. Their NFCC-certified counselors are ready to meet you wherever you're at, without shame or judgment.



Cozy Up to Savings – Skip a Payment This Season!

Ask us at the teller line
or call 209-444-5300!

*See Details at www.centralstatecu.org/skip



NMLS #1587601

Downtown Stockton: 919 N. Center St., Stockton, CA 95202
North Stockton: 5242 N. El Dorado St., Stockton, CA 95207
Lodi: 363 S. Lower Sacramento Rd., Ste. C, Lodi, CA 95242
San Andreas: 462 W. St. Charles St., San Andreas, CA 95249

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