



# Quarterly Newsletter

Issue 8 | February 2020



## Top 10 Ideas for your Refund

- 1. Pay Existing Debt**-check your credit on any app such as credit karma, credit wise etc., see what you have out there and start paying off your debts. CALL US FOR HELP!
- 2. Pay High Interest Debt**-Pay off those credit cards!
- 3. Start or increase Emergency Fund**-FNCF has an Emergency Loan available to HCN Employees and Tribal Members and while we take pride in helping our community members in need, we also want to remind you all that it is important to have an emergency fund. Instead of paying high fees to borrow in an emergency increase your savings instead and make interest while saving!
- 4. Open a Savings Account or Deposit Funds into your savings**-These savings could come in handy on a rainy day or save for a family vacation.
- 5. Replace an old Appliance**-Washer going out? Buy a new energy efficient one that would also benefit your pockets in the long run -save you some money on that utility bill!
- 6. Home Improvements**-you know you been wanting to paint that one room a different color. Air duct cleaning is another great idea-better air quality, heating and air efficiency and prolongs the life of your furnace.
- 7. Invest in your Vehicle**-instead of turning up the volume to drown out that sound, go get it fixed or replace those bologna skins you've been riding around in all winter.
- 8. Get Fit**-So not only is it important to be financially fit but it's very important to be physically fit. Pay for a gym membership for a year. Eating healthy takes money and time!
- 9. Invest in Yourself**-Is there a certification or further education that would get you that raise at your job? Check into it!
- 10. RESPONSIBLY Reward yourself**-Get a new hairdo. Something that will make you feel better. Take the family out to that new trampoline park or the waterpark the kids have been wanting to check out. Just remember to stay within your budget.

## ★OUR SUCCESSES IN 2019★

Here is a small snippet of what we were up to in 2019. Besides processing loans we have been working on expanding our knowledge on Credit, Mortgage and Fundraising to help more people.

- February -Loan Staff attended Neighbor works Convention to learn about Credit and Mortgage.
- February-Executive Director attended Governors Conference on Economic Development
- May-Emergency & Auto Loans became available for HCN Employees
- March-Loan Officers received Certification on Financial Coaching & Credit Counseling
- June-Executive Director and Senior Finance Officer attended Capital Convening Summit to learn how to build relationships for funding needs
- June-9th Annual Financial Frenzy
- September-Consumer Action National Conference
- October – Closed our First Mortgage Loan
- October-began offering Holiday Loans
- October-Awarded NACA Grant of to help with Technical Assistance

We are proud to be a part of the community and look forward to the future growth of our business and continued relationships with our customers.



## Pathways Dates

*Don't forget to sign up for our Homebuyer Education Class!*

**February 19th**-House of Wellness/ Alberta Day Rm.

**March 21**-B.R.F. D1 Community Ctr

**April 17**-Green Bay Branch Office

**May 13**-Nekoosa Community Center

**June 3**-Tomah/Blue Wing Community Center

**June 23**-House of Wellness/Alberta Day Room

**July 31**-Wittenberg/Siga Funmaker Community Ctr.

**\*You must reserve your spot to attend this class\***

Contact Tasha Edwards to reserve your spot

Phone: 715.284.2470

Email: [Natasha.Edwards@ho-chunk.com](mailto:Natasha.Edwards@ho-chunk.com)