

# Audubon Angle

*A quarterly publication for the members of Audubon Federal Credit Union.*

## Digital Wallet And In-House Debit Cards Coming Soon!

AFCU is getting another upgrade! We are always on the lookout to add more possibilities, it's about to be easier than ever to bank on the go. Keep an eye on Your AFCU website to learn more about this exciting upgrade to our services.



## New Home Goal in 2023?

Whether you're a first-time home buyer or you've been around the homebuying block a time or two, our mortgage experts are ready to help you navigate the process and find a loan option that suits you best! Plus, the whole process can be done online from the comfort of your home. Get started today at [www.audubonfcu.net](http://www.audubonfcu.net).



## Financial Resolutions You Can Stick To A New Year Is Finally Here!

Don't just randomly write down any financial resolution that sounds good. You should always consider your current personal finances and go from there.

Looking back on how you did with your last set of financial resolutions will also help you pinpoint what you need to improve on this coming year

**HERE ARE A FEW FINANCIAL RESOLUTIONS TO HELP YOU RESET YOUR FINANCES AND TIPS TO HELP YOU ACHIEVE THEM**

• **Include Savings in Your Budget** - "Save more" is a common financial resolution every New Year. A great way to stick to your "save more" resolutions is to include them in your monthly budget and immediately have it automatically deposited to your savings account. Take a

look at your finances and see if your previous budget is still applicable. If not, or you don't have a previous monthly budget, then reorganize it or establish one and stick to it. Most importantly, set a savings goal for the year based on your expected salary. Allocate a certain amount for your savings in your budget. Again, as previously stated, set automatic deductions to a separate savings account to ensure you don't use your savings for anything else. This also makes it easier for you to ensure and track your savings for each month.

• **Limit Your Credit Card Expenses** - This is one action that can help you with several financial goals, including saving more, reducing unnecessary expenses, improving your credit score, and preventing your debt from growing further.

Here are our best tips to help you stick to this financial resolution:

- If you only have one credit card so far, don't let yourself get swayed into opening up another one
- Regularly track your current credit card balance
- If your card allows it, set a spending limit that is equal to 30% of your credit limit. Try to only use your credit card for low-budget essentials that you can pay in full, such as gas and groceries. Are you addicted to "shop therapy"? If you can't go cold turkey, then set a therapy date for once a month, leave the credit card and debit card at home, and take an allotted amount of cash for your session. Most importantly, consider another form of therapy.



# Board Member Spotlight: Tim Goff

Audubon's Board of Directors spotlight this quarter is Tim Goff who has been serving our Credit Union as a director since 2003 and currently serves as Treasurer of the Board of Directors. He started assisting us in 2000 on the Supervisory Committee, which he has since become Chairman. We would be hard-pressed to find a better fit with Tim's background and expertise with numbers.

Tim graduated from WKU in 1983 with a Bachelor's in Accounting. During college he worked part-time as a manager at the Executive Inn and became full time after graduating. His highlight there was serving on the Executive Queen in 1988 when it picked up then Vice President George Bush and dropped him off at the foot of Frederica Street and delivered him to English Park for a Presidential campaign rally.

Tim began working for the City of Owensboro's Financial Department in 1992 and recently retired after 30 years. While there he was fondly teased about being the Spread Sheet King. Anyone in accounting and business knows how important spread sheets can be to calculate, track and report data! Susan, one of his co-workers and an AFCU member, stated he created a spreadsheet for her specifically, for a job that took an hour, bringing the time down to roughly 10 minutes! She and the city are not the only ones to benefit from his know-how. Tim has created us more spread sheets than we could count, plus improving on others we have. We could not run as efficiently as we do without him.

He has also assisted us with teller outages and we are experts at discovering these, so we were totally amazed when he basically glanced through and spotted the problems in 15 or 20 minutes.

We suspect he must have a photographic memory as he is legendary at trivia events - he is a walking encyclopedia of knowledge. He also enjoys bowling and was involved in both bowling and trivia when the city had its Annual Corporate Challenge.

Tim also enjoys traveling and hopes to visit New York again next year. He also enjoyed a trip to Montreal. Now that he has retired, he would like to include more traveling in his agenda.

We are proud and appreciative to have him on our Board of Directors.

## Have You Ever Considered A Share Certificate?

Audubon FCU has Certificates available with a minimum of \$500. Your money won't be inaccessible if you have an emergency, however if you are able to leave it until the time chosen, you'll certainly earn more interest than it is sitting in a regular savings account.

*Call or stop by today to learn more about our Share Certificate Specials.*

## Scholarships Available

Each January Audubon FCU begins accepting applications for our Lambert Cecil and Charles Maglinger \$1,000 Scholarships. **Deadline is March 17th.** Don't miss out on this opportunity.

Email [cindy.tong@audubonfcu.net](mailto:cindy.tong@audubonfcu.net) or stop by for an application. Recipients will be notified in April before the Annual Meeting.

Scan this QR code with your smartphone's camera to stay up to date on AFCU news, events and alerts!



**January is  
National Blood  
Donation Month!**  
For the first 20 members who come by or drive thru with their "I gave blood" sticker, we'll hand you \$10 as a thank you for being a helpful part of our community.

## Holiday Closings

MLK Jr. Day - January 16

President's Day - February 20

## Serve On The Board...

2023 brings a chance for a few members to become more involved with Audubon FCU by serving on the Board of Directors! If you feel you might have some knowledge or just a desire to see Audubon FCU become Daviess County's Financial Institution of choice, then contact Jessica Higdon. She would be pleased to discuss this adventure with you. Deadline is Jan. 31st.

## In-Person Annual Meeting April 25

Watch for text, Facebook and the April Newsletter for more information! We hope you'll be looking forward to this as much as we are. Aren't receiving text updates from us? Look closely at this newsletter, you'll find a QR code to scan on your phone to sign up. Promise, we try really hard not to send too many texts, and we always offer you the option to STOP receiving them.

## Audubon

**FEDERAL CREDIT UNION**

[www.audubonfcu.net](http://www.audubonfcu.net)

(270) 685-3487

(270) 685-5158 FAX

Hours

Monday - Thursday

Drive Thru 8:30am - 4:30pm

Lobby 9:00am - 4:30pm

Friday

Drive Thru 8:30am - 5:30pm

Lobby 9:00am - 5:00pm



Federally insured by NCUA.