

Making Ends Meet

Trying to make ends meet?
Help is here.

Maybe you've had a bad experience at a financial institution before. Or you doubt you're eligible to join a credit union. Or you don't have enough money to open an account.

Dupaco believes in second chances—and wants to give you the financial guidance and tools to help you.

What does a credit union membership give you?

- ✔ Personalized financial coaching to help you manage your money and meet your goals.
- ✔ A safe place to hold your money and save for the future.
- ✔ Tools to help you every step of the way.

You become a Dupaco member when you open a savings account with \$25 or more. Don't have the money? We'll get you started with the first \$25* so you can start working toward a brighter financial future.

*Open a Dupaco savings account and Dupaco will deposit \$25 in your savings account to cover membership requirements. Open a checking account with Net Check direct deposit and free e-statements and Dupaco will deposit \$25 in your checking account on the first Monday after you conduct a minimum of one transaction on your MoneyCard and Direct Deposit and e-statements are verified and active. Not valid for existing Dupaco checking account holders. If checking account is closed within 6 months, total amount of reward received will be forfeited from the account prior to closure. Member will be issued a 1099 INT form for the reward and is responsible for any and all applicable taxes.

1. Focus on your needs.

Right now, your money should go toward needs only. **Priorities include:**

- ✔ Food
 - ✔ Shelter
 - ✔ Your children's needs
- If you face mandatory court fines, these must be addressed too.



2. Eliminate wants.

When deciding which expenses to cut, ask yourself if it's a need or a want.

Expenses to cut (or delay paying back) include:

- ✘ Cable, internet and phone bills
- ✘ Streaming services
- ✘ Dining out



3. Hold off on debt repayment.

Delay repaying credit cards and other debt until you're in a more stable financial position. Instead, consider reaching out to your creditors to find out whether you qualify for a reduced interest rate or payment plan.

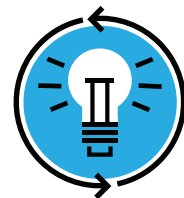


4. Consider other options.

If you have a vehicle to get you to and from work, are the costs that come with it eating into necessary expenses? If you sell your vehicle and carpool or use public transportation instead, you eliminate loan payments, auto insurance and gas and maintenance costs.

Other options to consider:

- ✔ Is there a less expensive phone plan?
- ✔ Can you cut food expenses by buying groceries in bulk and on sale?
- ✔ Is there a job available closer to home?



5. Lean on your credit union.

At Dupaco, we're here to help you get on a path to financial freedom.



Did you know?

Employers can't require you to receive wages on a payroll card.

Having your income deposited into a Dupaco account instead can help you get ahead. You can more easily pay yourself first with automatic transfers to savings accounts, budget for your expenses, avoid unnecessary fees and keep tabs on your money with Shine Online and Mobile Banking.

You'll want to avoid getting paid this way

Has your employer offered to pay you with a payroll card? Companies often use these prepaid debit cards to pay your wages. You can use the cards to make purchases and withdraw funds at ATMs. Unfortunately, these cards are the least favorable way to get paid.

- ✘ **Hidden fees:** They come with many costly hidden fees—for ATM withdrawals, balance inquiries, replacement cards and more. In some programs, workers pay as much as \$20 per month in fees! In other words, you pay to use your hard-earned money.
- ✘ **Hard to track:** You never truly know how much money you have, because your wages are hidden in the plastic. The money's easy in and easy out, making it more difficult to track your spending and build your savings.

