

Financial Fitness Friday: Savvy Money

Today's Webinar

Reducing Background Noise

We've muted all attendees to help with audio quality.

Using the "Q&A" Feature

Submit questions at any point. Let's test it!

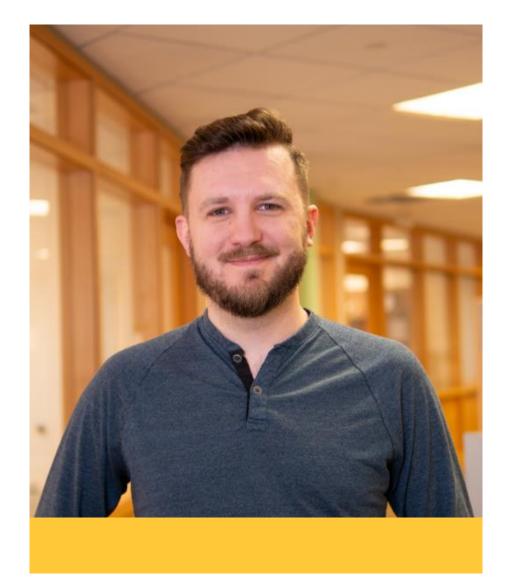
Presentation & Recording

This presentation is being recorded and will be posted on our YouTube channel to re-watch.

Post-Workshop Survey

Take our post-workshop survey and let us know how we did.

Meet Your Hosts







Jen Fries, CCUFC Community Engagement Manager



Terrence Bazile, CCUFC Community Engagement Specialist



Not-For-Profit Banking at Harvard FCU



Community Focused

Harvard FCU is dedicated to empowering our community at Harvard and beyond. Once a member, always a member, even if you leave your job. When you join membership extends to all family members.



Products & Services

Free access to ATMs nationwide. Credit cards with cash back rewards. Home loans for purchases and refinancing, student loans and refinancing options, auto loans and more.



Access Anywhere

Convenient locations and Online Banking. Mobile Banking and Digital Wallet ready. Access to the nationwide CO-OP Shared Branching Network.

See your financial future.

With Savvy Money, you'll get:

- Daily updates
- Real-time alerts
- Personalized tips
- Special offers to help your credit

All with no impact to your credit score!

Get started in Online Banking.







Getting Started

How to Enroll in Savvy Money



Login

Login to online banking or the Harvard FCU app.



Navigate

Look for "Get Your Credit Score" or "Your Credit Score", then click the button below.



You do not need to give a credit card. Savvy Money is completely free to our members.



Start exploring

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FEDERAL CREDIT UNION				
Search Accounts				
6 Month \$5,025.37 Available Now \$4,02				
 Platinum Card *** \$64.61 Current Balance Available Nov 				
Link and View E	cternal Accounts			
CREDIT SCORE 822 3 Updated Jun 28, 2025	— — — — — — Д З			
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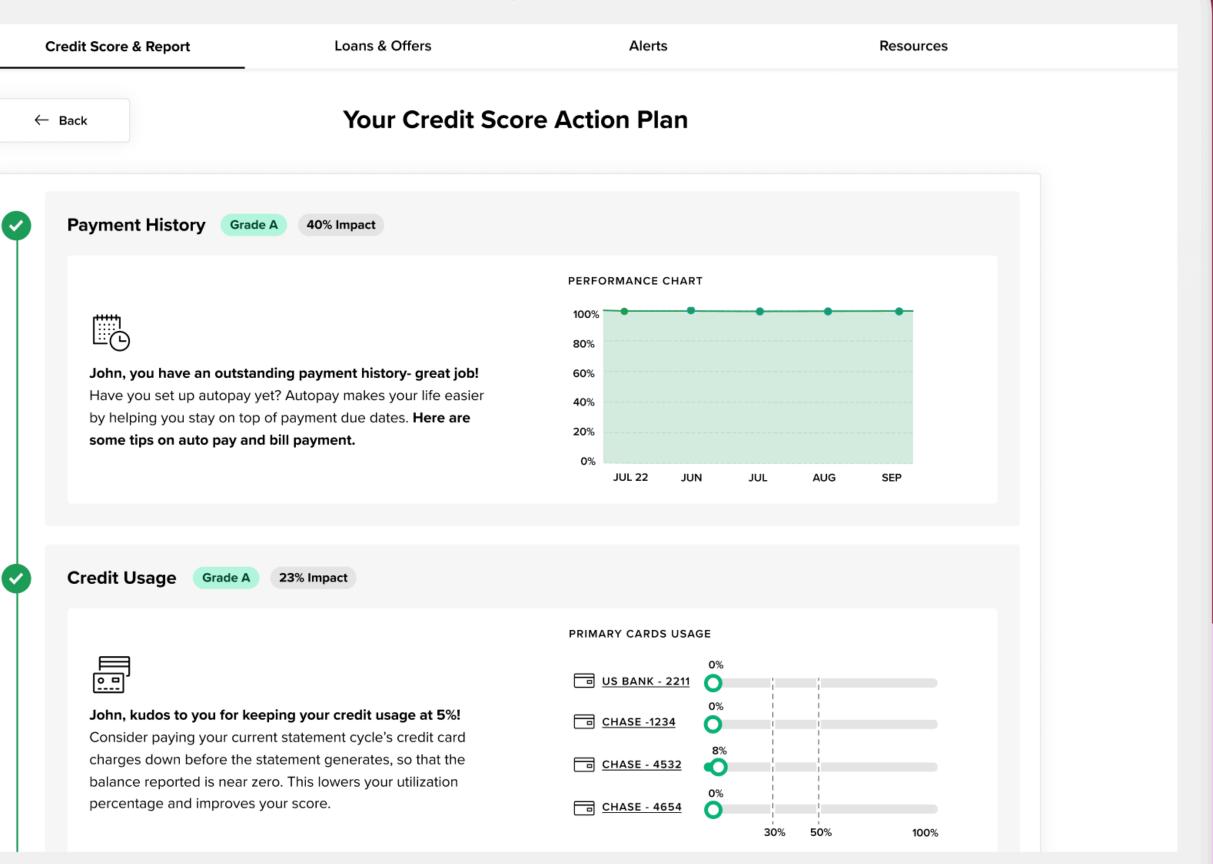
Start exploring

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Credit Score & Report							
() Score	(%) Offers	ر Alerts	Resources				
Image: Consolidate your credit cards into one							
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Credit	Credit Usage		Grade B 🗸				

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Credit Score & Report									
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			your bills on tim endously. How	-					
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			CHASE - 1602		30 DAYS LATE				
		<u> </u>	<u>US BANK - 49</u>	54 !	30 DAYS LATE				
	View all 6 delinquent accounts in your credit report.								
	 Catch up on any late payments. It's easier to recover from a 30- to 60-day late payment than a 90-day late payment. 								
	 Contact your lender if you cannot afford your monthly payments. They may be able to help. Learn more about what lenders can do for you. 								
	PERFORMANCE CHART								
		100%			•				



Start exploring





Credit Simulator

SIMULATE YOUR WAY TO BETTER CREDIT DECISIONS

Apply for New Credit

🕸 Get a new loan

- 🕸 Get a new credit card with a credit limit of
- 🔉 Transfer credit card balances to a new card
- 38 Inquiry on file from a credit card application

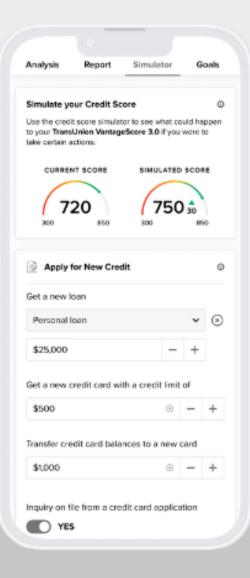
Manage Your Balances

- 🔉 Increase balance on credit cards
- 🕸 Raise your credit limit on credit cards
- 🔉 Pay down balances on credit cards
- 🕸 Pay off all credit card balances
- 🕷 Close the oldest credit card

Manage Payment Activity

& Miss a monthly payment

- Make on-time payments for
 - "X" number of months



Setting Goals

CREDIT GOALS

Improve Your Credit, Unlock New Opportunities

WHAT'S YOUR FINANCIAL GOAL?

Your credit score significantly influences your financial goals. A higher score boosts loan approval odds and secures lower interest rates, ultimately saving you money.

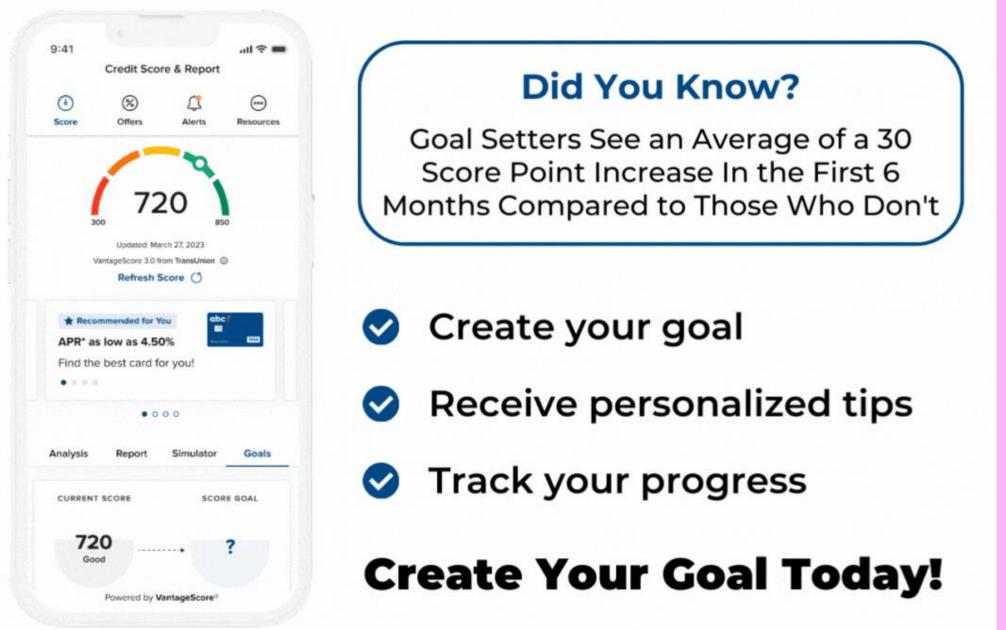
Save Money



Buy a Car

Buy a Home





GreenPath

GreenPath Financial Wellness offers free credit, debt, budget, housing, and federal student loan counseling.

HarvardFCU.ORG/GREENPATH





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GreenPath Financial Wellness

Home » THRIVE » GreenPath Financial Wellness

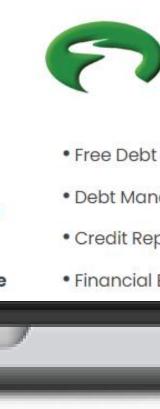
Expert Financial Counseling

As a benefit of Credit Union membership, you have access to the GreenPath Financial Wellness Program.

A caring GreenPath expert will take time to understand your financial situation and develop a personalized plan that works for you.

To speak with a GreenPath Financial Counselor, call 877-337-3399. Help is available in more





Survey Says?

Let us know how you liked this webinar.

HarvardFCU.ORG/SURVEY



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Workshop Survey

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Thank you for attending an Harvard FCU workshop.

Please click the button below to take a brief five question survey about your workshop experience. You we can better support you and improve the financial wellness of the communities we serve.

Give us Feedback! >



Questions?



Disclaimer

- This presentation is a general overview of principles you may want to consider. Only you
 - can decide what is best for you. This presentation is educational in nature and is not
 - intended to be, and should not be construed as tax, legal or investment advice. You
 - should always consult a certified advisor for advice on your specific situation. The
 - examples used in this presentation are for illustrative purposes only.

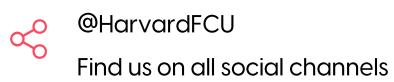
Let's keep in touch!



connect@harvardfcu.org









104 Mount Auburn Street Cambridge, MA 02138





New Branch Coming Soon!

Check out our new location at One Brigham Circle, opening this summer.

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