



Harvard
FEDERAL CREDIT UNION

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



Ty Koppelson, CCUFC

Community Engagement Specialist



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

1 Login

Login to online banking or the Harvard FCU app.

2 Navigate

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

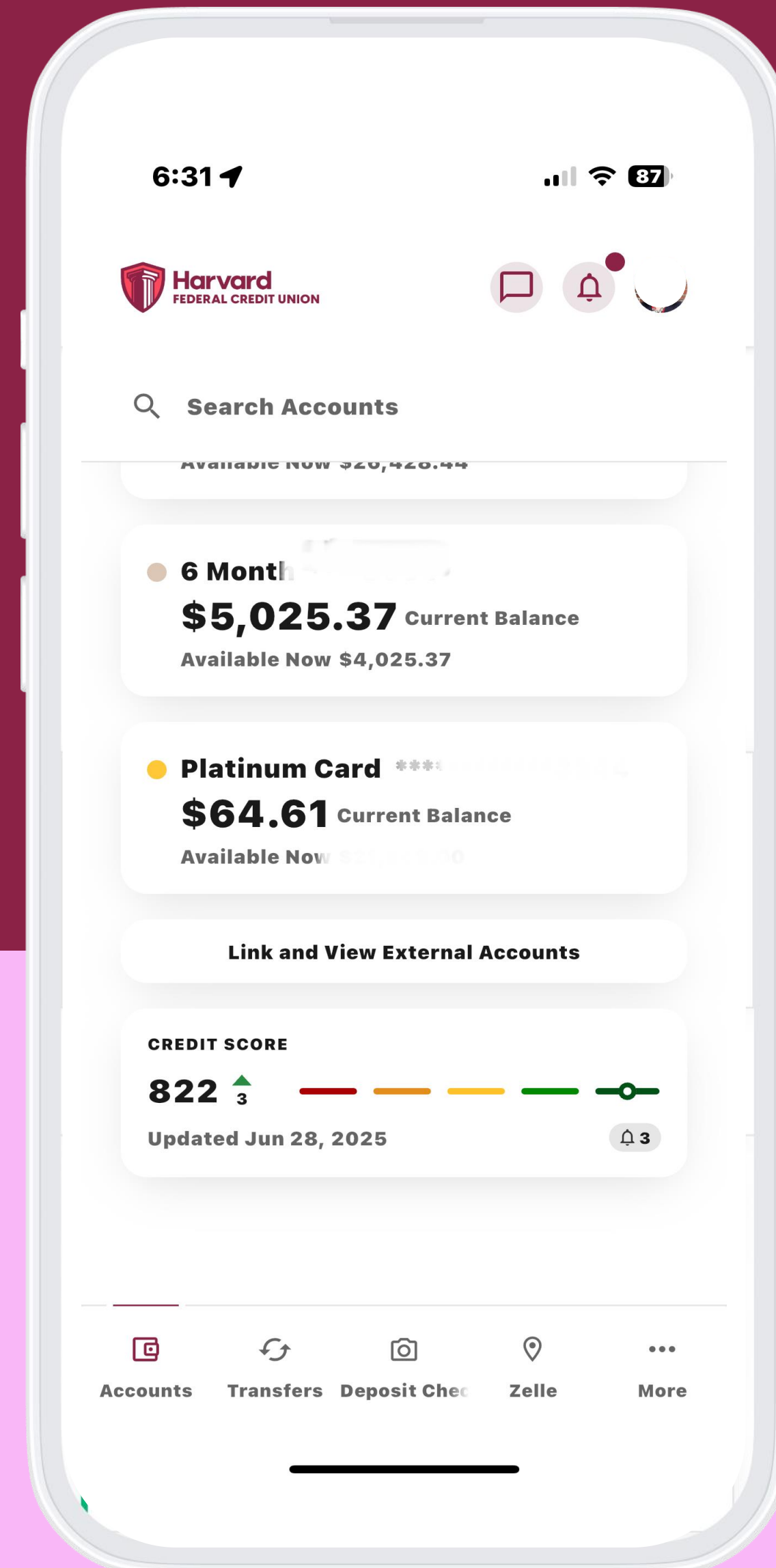
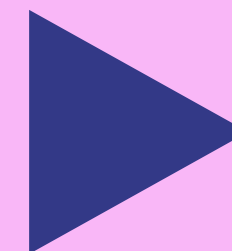
3 Enroll

Sign up and you're all set.

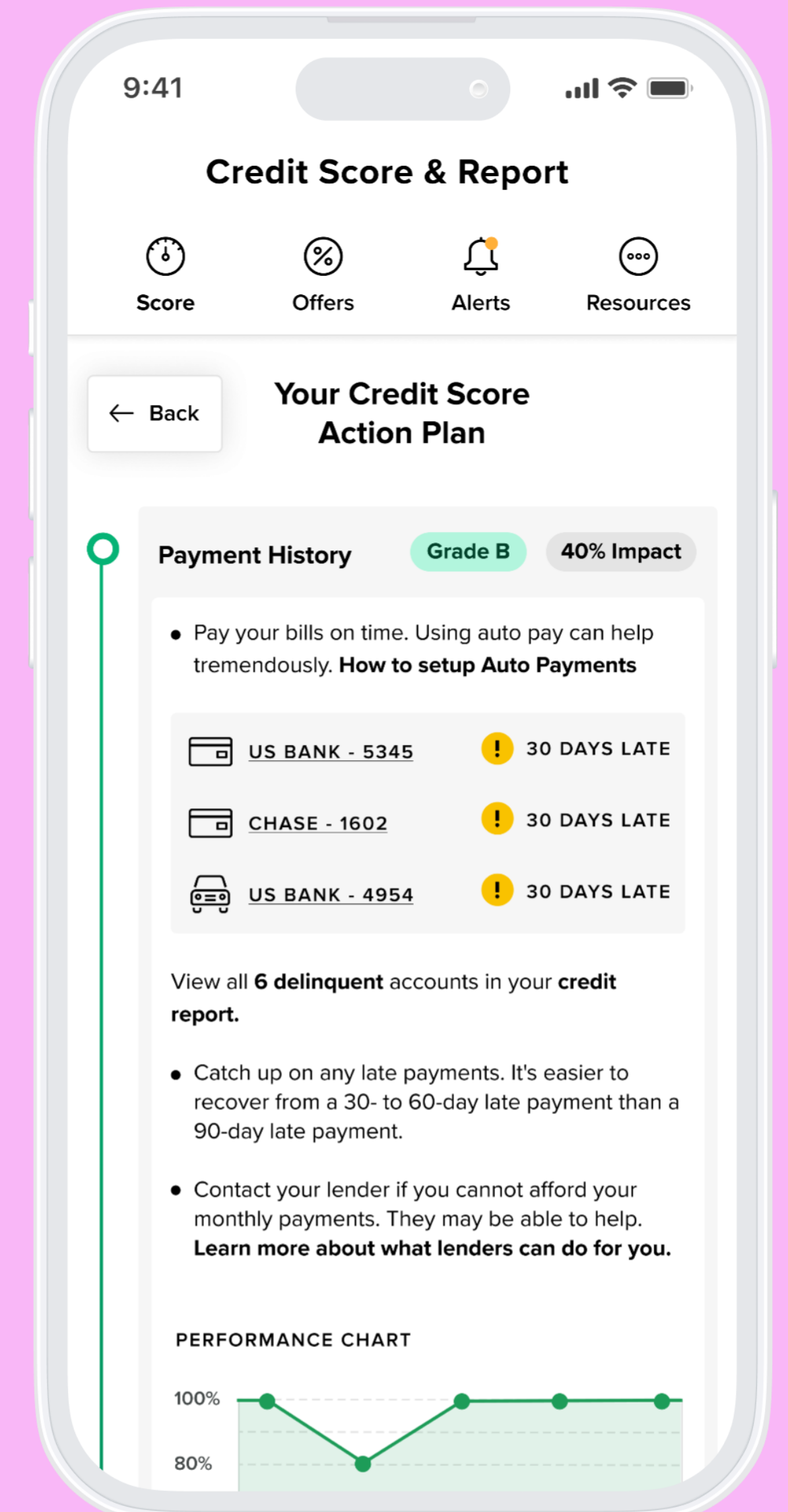
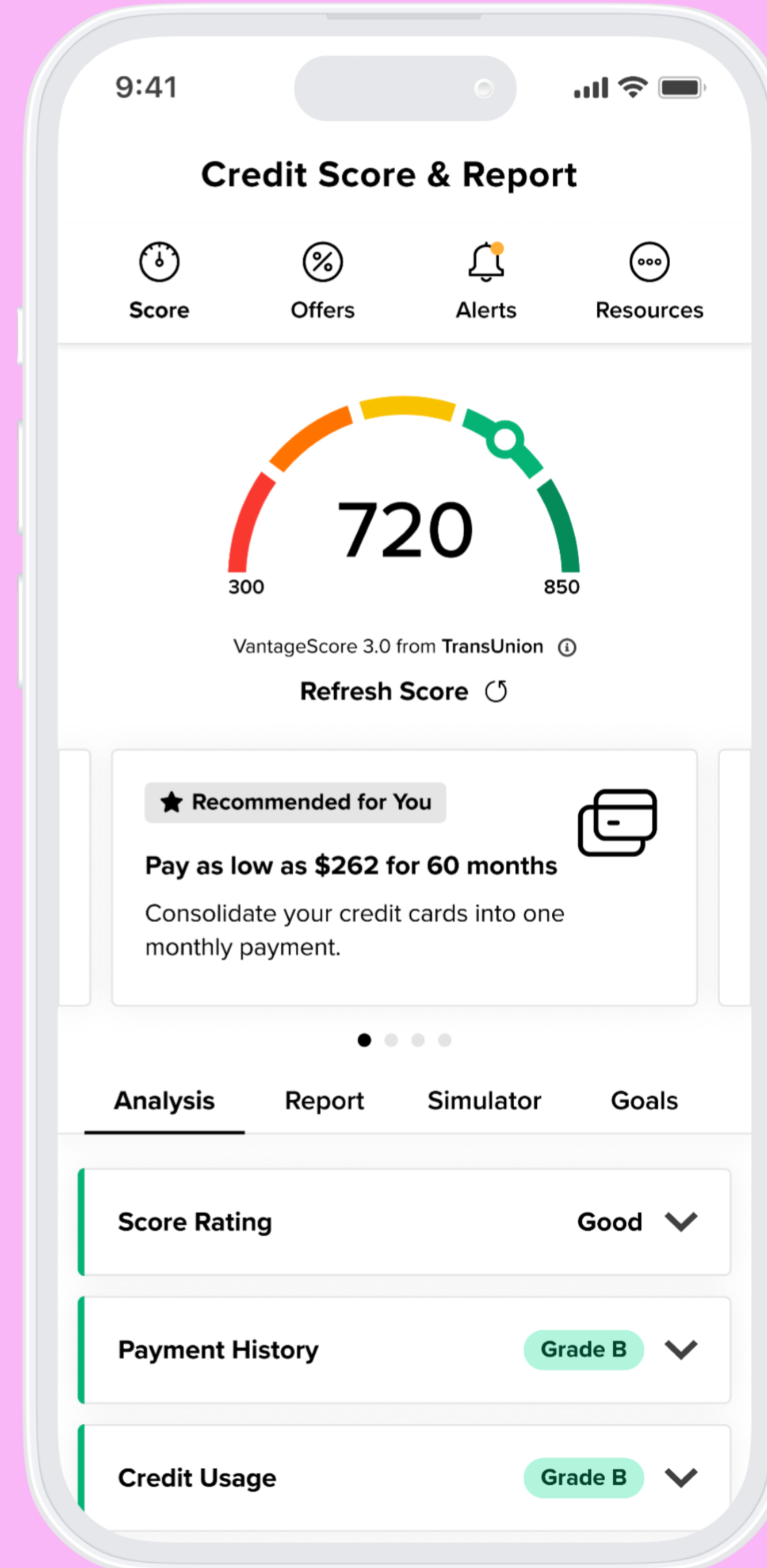
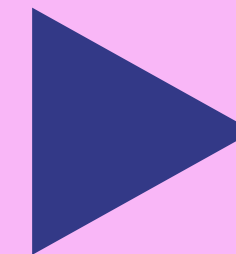
You do not need to give a credit card. Savvy Money is completely free to our members.



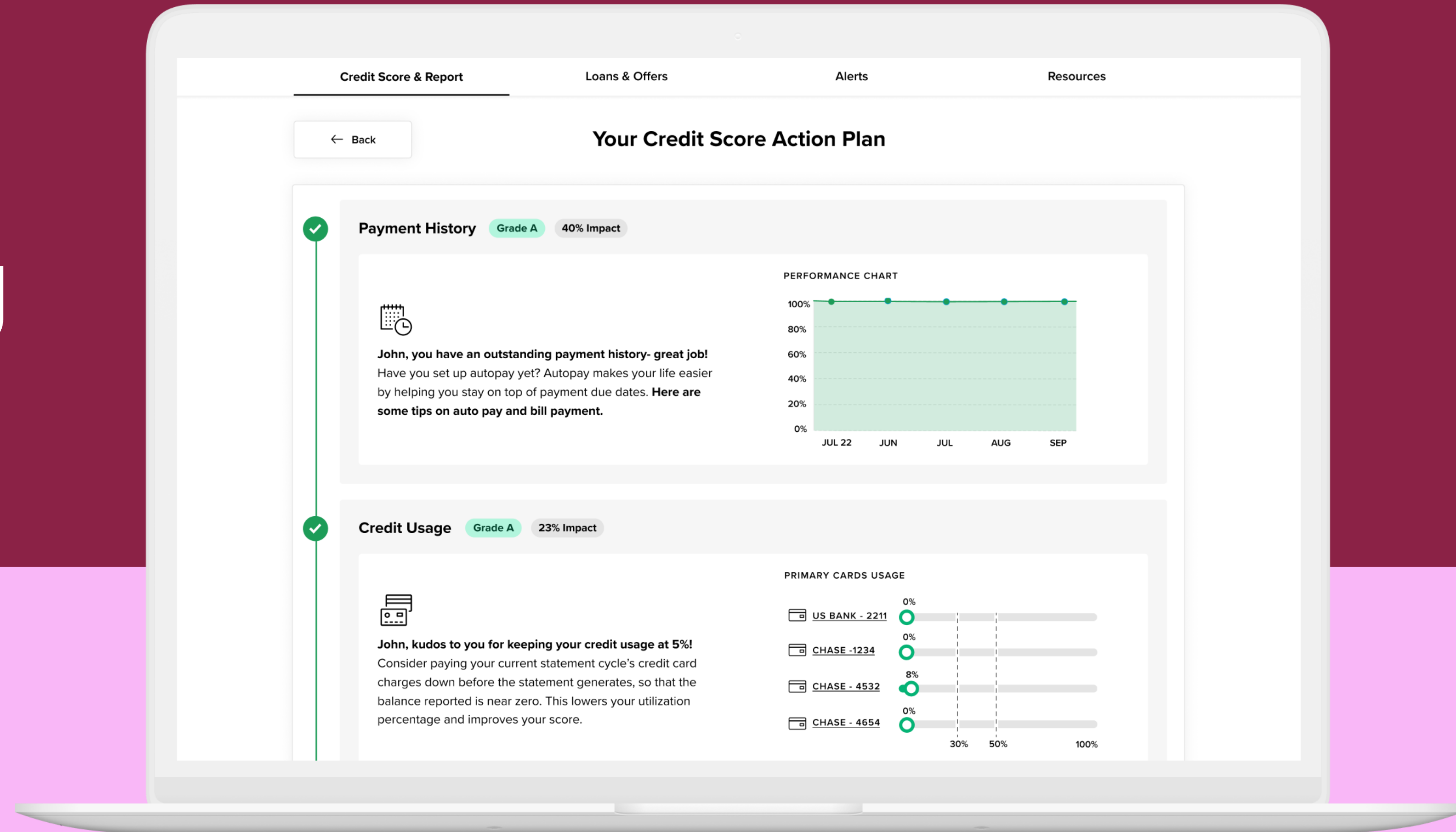
Start exploring



Start exploring



Start exploring



Credit Simulator



**SIMULATE
YOUR WAY
TO BETTER
CREDIT
DECISIONS**

Apply for New Credit

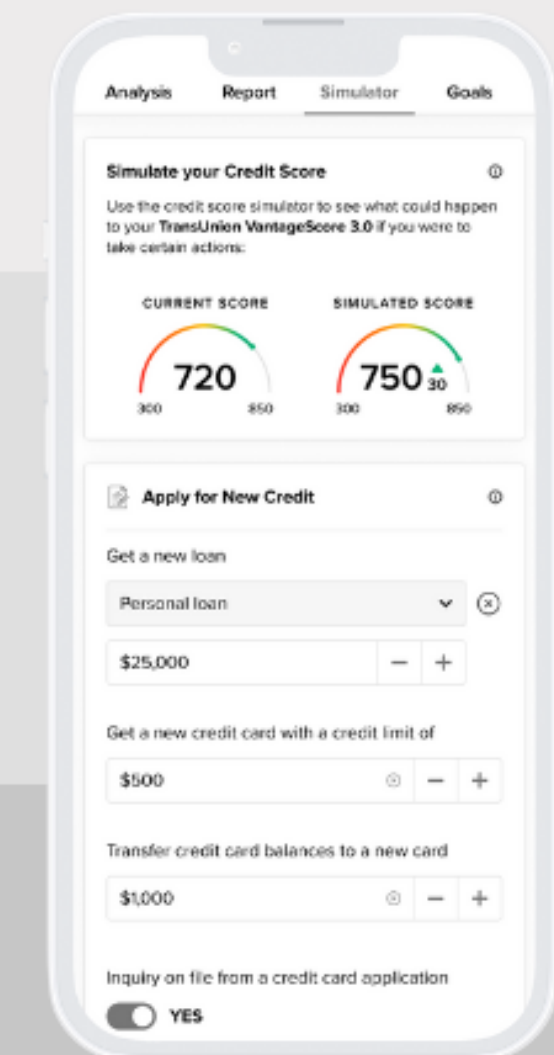
- ⌘ Get a new loan
- ⌘ Get a new credit card with a credit limit of
- ⌘ Transfer credit card balances to a new card
- ⌘ Inquiry on file from a credit card application

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.

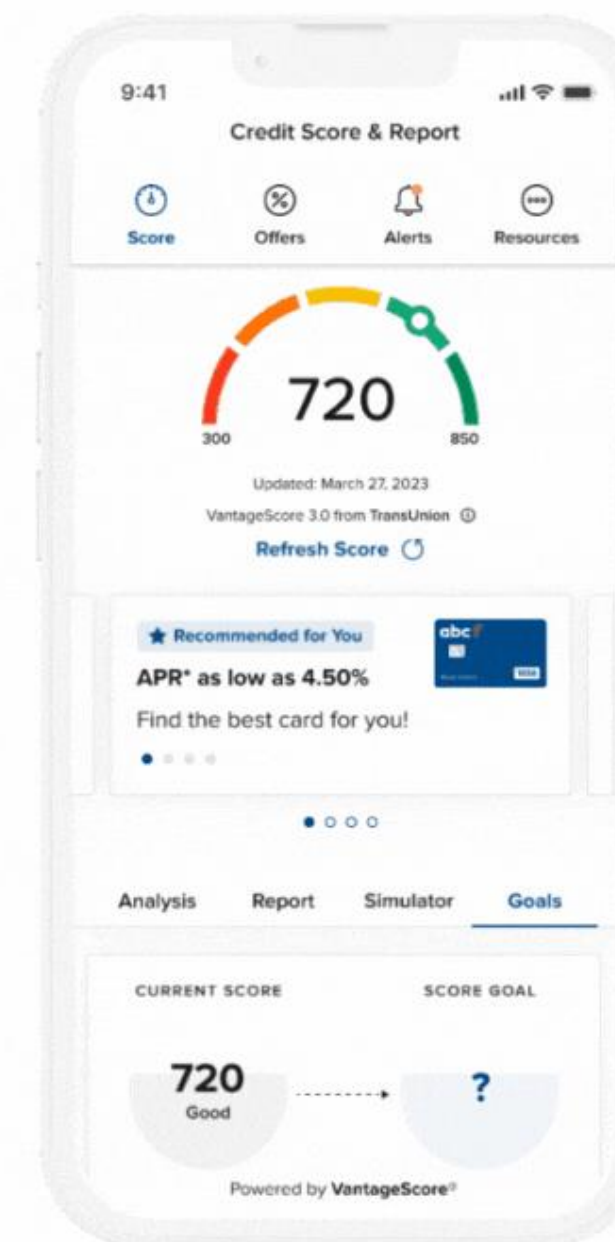
Save Money



Buy a Car



Buy a Home



Did You Know?

Goal Setters See an Average of a 30 Score Point Increase In the First 6 Months Compared to Those Who Don't

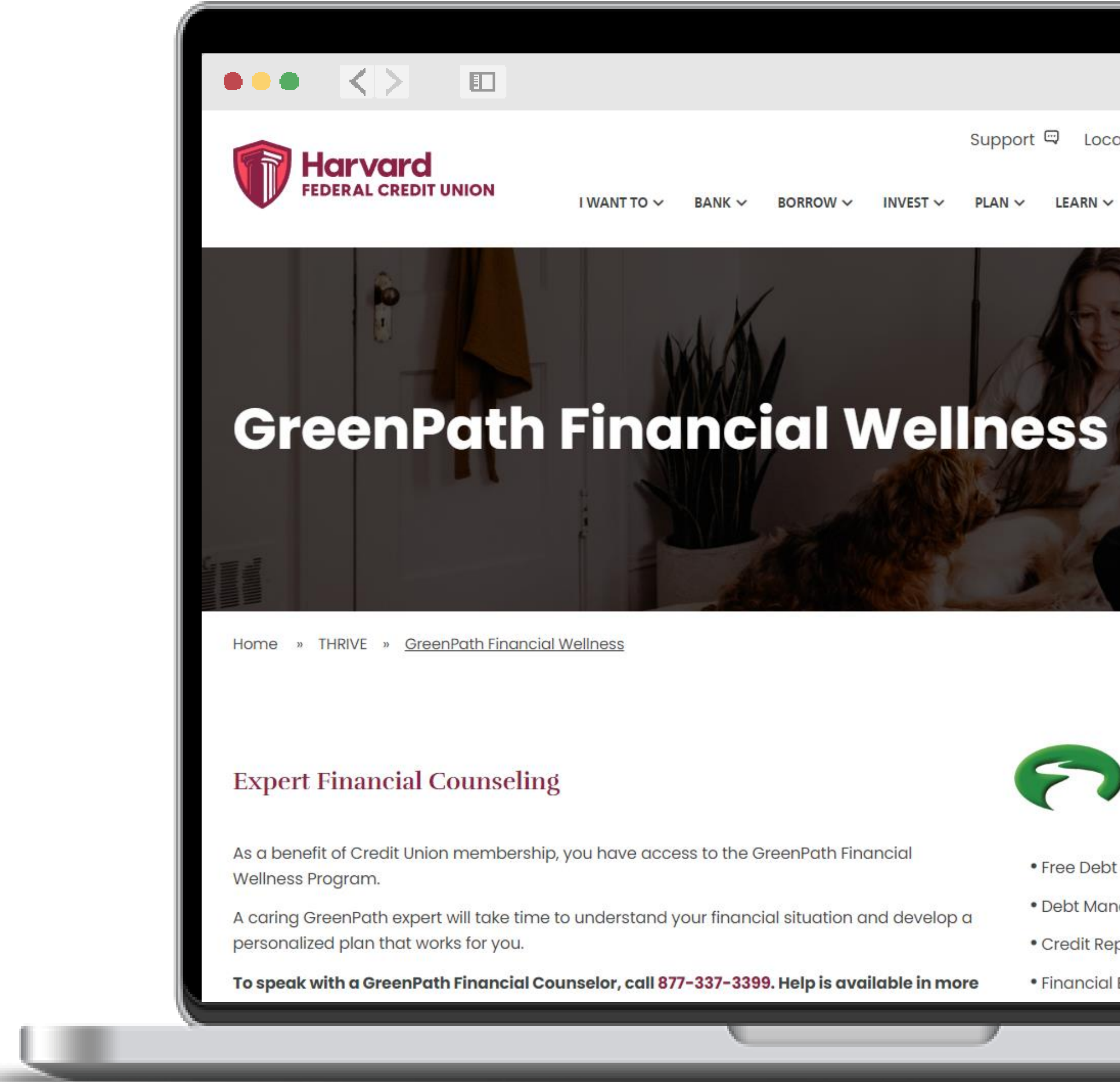
- ✓ Create your goal
- ✓ Receive personalized tips
- ✓ Track your progress

Create Your Goal Today!

GreenPath

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

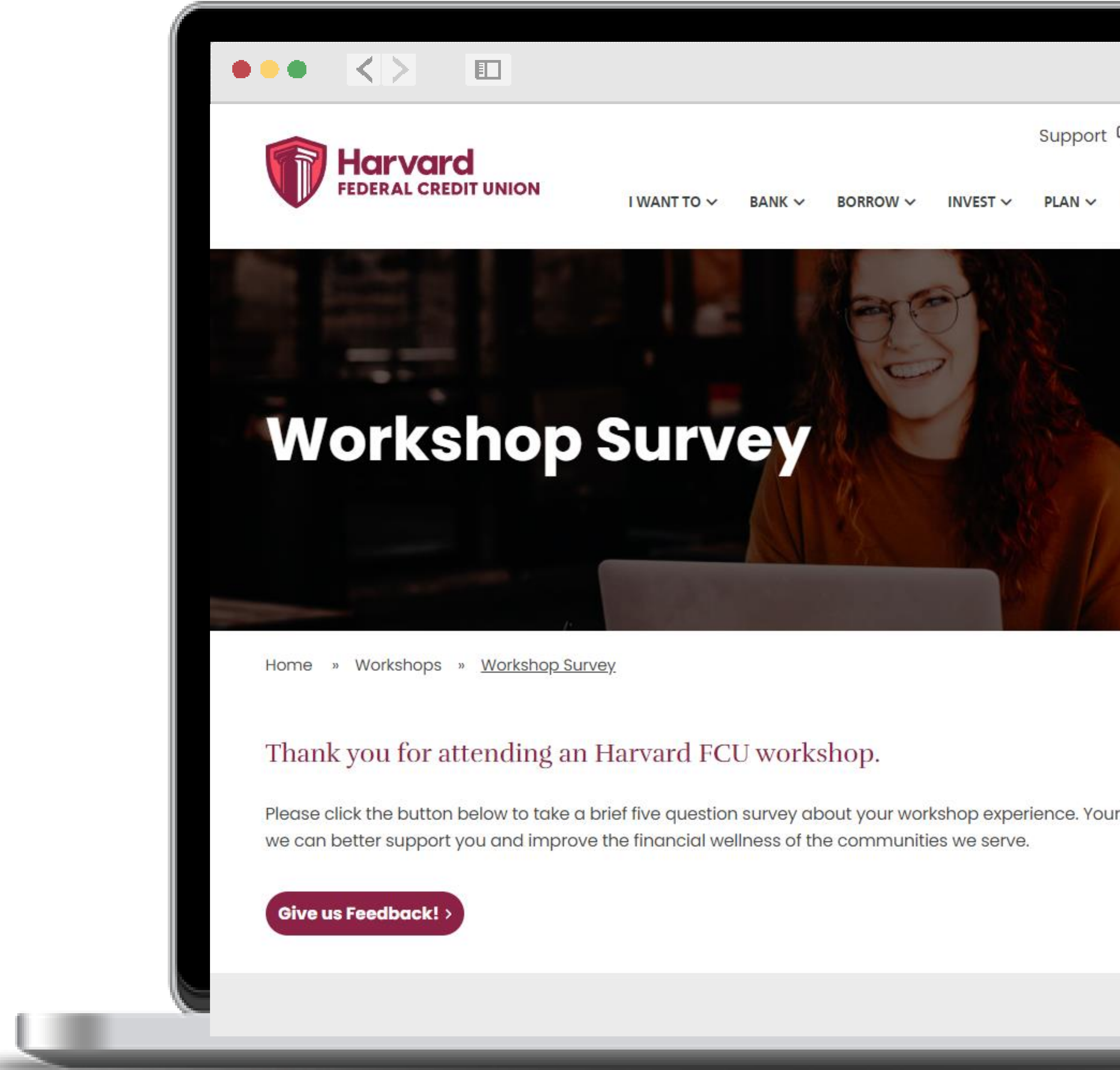
HarvardFCU.ORG/GREENPATH



Survey Says?

Let us know how you liked this webinar.

HarvardFCU.ORG/SURVEY



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!



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Find us on all social channels



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Cambridge, MA 02138





New Branch Coming Soon!

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

1620 Tremont St, Boston, MA 02120

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