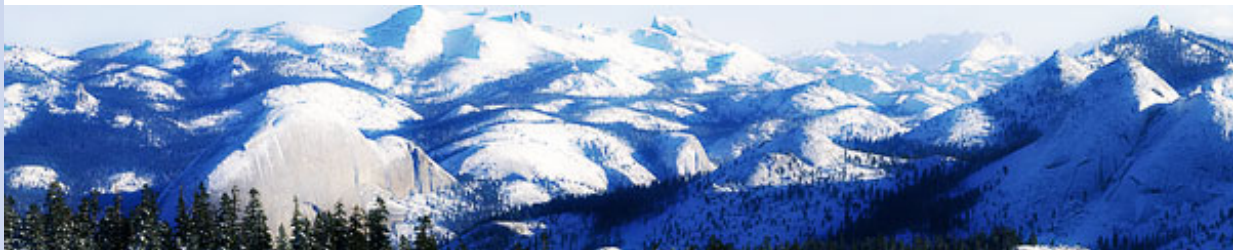




CREDIT UNION OF THE BERKSHIRES
744 Williams Street
Pittsfield, MA 01201
(413) 443-1313

WELCOME TO CREDIT UNION OF THE BERKSHIRES E-NEWSLETTER!

Visit our Website: www.cuotb.org



THE MOST COMMON NEW YEAR'S RESOLUTIONS – AND HOW TO FOLLOW THROUGH WITH THEM

- Exercise More*
- Lose Weight*
- Get Organized*
- Learn a new skill or hobby*
- Live life to the fullest*
- Save more money/spend less money*
- Quit smoking*
- Spend more time with family and friends*

Travel more

Read more

Once the new year wears off, many people struggle to make good on their plans. According to one study, only **46%** of people who make a New Year's Resolution actually were successful. This means over half of people who set a goal will fail.

If you want to realize these goals, the following 10 steps can help:

Mentally prepare for the change: instead of diving into the change, take a step back and get ready for that impending change. Take a personal inventory and take stock in the past year's accomplishments by savoring the progress made and focus on any areas that lack progress. Keep upbeat on your resolution to use a positive association with last year's accomplishments.

Set a Goal that Motivates You: set goals that focus on YOU! Make sure that there will be value or benefit to YOU in achieving this goal.

Limit resolutions to a Manageable Amount: don't have too many goals by spreading yourself too thin. We only have so much attention span that can be dedicated to self-improvement, so having too many resolutions will not help you achieve the goals you have set out for yourself.

Be Specific: Smart goals are SPECIFIC, MEASURABLE, ATTAINABLE, RELEVANT and TIME-SENSITIVE.

Break Up Big Goals into Smaller Goals: don't be overeager to set a big goal for yourself, even if we have the best intentions. Divide it into smaller goals that are more achievable.

Write Down Your Goals: it's critical to document your goals in some way so they are not easily forgotten, help to clarify what it is you want to achieve, or even help overcome resistance to progress.

Share Your Resolutions with Others: by sharing your goal with someone a person may feel a sense of obligation and accountability, feeling if you don't accomplish your goal, you might let everyone down.

Automate Where Possible: there are millions of different apps and services to help you follow through on your resolutions.

Review Your Resolution Regularly: if you are not thinking about your resolution regularly, then you probably are not going to follow through with it. Review it at least monthly, but the more frequent the better.

If You Fall Off Track, Get Back on Quick: Setbacks can happen but as long as they are handled correctly, they will not impact the big goal. Avoid negative attitudes such as failure and learn to avoid a similar situation in the future.

Did you Know . . .

- January is named after Janus (Ianuarius) the god of the doorway
- January's birthstone is the Garnet
- January is International Coffee Gourmet Month
- January on average is the coldest month of the year within the Northern Hemisphere and the warmest month of the year within the Southern Hemisphere
- The Anglo-Saxons called the first month of the year "Wolfmonth" because wolves came into the villages in winter in search of food



CREDIT CARDS!

Credit Union of the Berkshires now offers

CREDIT CARDS

Stop by our lobby and fill out an application!



Start the Year off with our



**Build your savings with our CD
Specials!**

12 MONTH CD (one time bump-up)	1.81%*APY
24 MONTH CD	1.81%*APY
36 MONTH CD	1.81%*APY



**HOME EQUITY LINES and
LOANS!**

****Home Equity Line of Credit:
4.75%* Variable Rate, Prime, Maximum
Rate 17%**

****Home Equity Loan/Fixed Rate:
Up to 15 Years 4.75%***

Payments per \$1,000.00 \$7.75

****Homeowners insurance required, payment
does not include taxes or insurance,
NMLS#774839**

***Rates based on credit history and credit
qualifications. Rates subject to change.**



RECREATIONAL VEHICLES!

3 - 5 Years	4.75%*APR
5 1/2 Years	5.00%*APR
6 Years	5.25%*APR

***Rates based on credit history and credit
qualifications. Rates subject to change.**



ENJOY OUR JANUARY AUTO LOAN RATES!

New Cars 2019-2020 **3.80%* APR**
for up to 6 Years!

Used Cars 2015-2019 **4.50%* APR**
for up to 5 1/2 Years!

Used Cars 2012-2014 **6.00%* APR**
for up to 5 Years!

Used 2011 & older **6.50%* APR**
for up to 5 Years!

**Rates based on credit history and credit qualifications. Rates subject to change.*

WARM UP WITH OUR PERSONAL LOANS!

12.99%* APR

Up to 4 Years!

**Rates based on credit history and credit qualifications. Rates subject to change.*

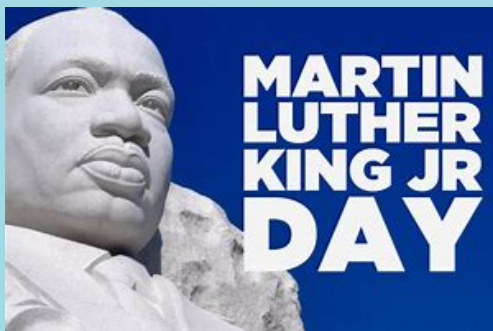
Service Spotlight

Start the New Year off by being more organized!

Sign up for Online Banking and Bill Pay!

- *Transfer between Accounts*
- *Pay Bills Online*
- *Check Balances*

Sign up today!



REMEMBER . . .

CREDIT UNION OF THE BERKSHIRES will be Closed on Monday, January 20, 2020 in observance of Martin Luther King Jr. Day

Keep Up to Date on all the news from Credit Union of the Berkshires!

CREDIT UNION OF THE BERKSHIRES

MISSION STATEMENT

The Credit Union of the Berkshires will provide all members with a fiscally stable credit union that delivers: meaningful financial services, competitive priced loans and deposit products, and quality member service.

VISION STATEMENT

The Credit Union of the Berkshires is committed to offering competitive products and services that will translate to members achieving financial security in a diverse and changing community.