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**Download our Mobile App!**



## A NOTE FROM OUR CEO

As we enter the first quarter of this year, I want to express my heartfelt appreciation for your trust and continued partnership with Tyler City Employees Credit Union. Your loyalty has been the bedrock of our success, and we are deeply grateful for it.

We are excited to bring you another edition of our quarterly newsletter, packed with insightful financial tips, updates on new services, and stories from our community. It's our way of staying connected and helping you stay informed about all the opportunities and resources available.

Once again, thank you for being a valued member. Together, let's make this first quarter a period of growth, prosperity, and shared success.

### Save the Date for Our Annual Meeting!

Join us for our annual meeting on April 16, 2024, at the Tyler Rose Garden! Let's connect and discuss the exciting milestones ahead. See you there at 6:00 p.m.!

## 6 Financial Life Tips for All Ages:

Whether you're a college student on a tight budget or approaching retirement with a solid net worth, you should be following these money-management tips:

1. **Pay Yourself First:** Save part of your monthly income as soon as you get it, rather than setting aside whatever's left over.
2. **Save For Emergencies:** An emergency savings account is the foundation of a sound financial plan.
3. **Create a Spending Plan:** Budget your monthly income and expenses.
4. **Spend Less, Save More:** This one's self-explanatory - spend less than you save.
5. **Save For Retirement Now:** When you start saving in your 20s, you will earn interest not only on the principal you deposit but also on the interest you earn over time.
6. **Educate Yourself:** Read books, research online, or seek out a financial advisor for financial guidance.

## Consolidate and Celebrate!

Unwrap a debt-free future this new year with our debt consolidation loan! Say goodbye to post-holiday financial stress and hello to a streamlined, affordable plan to consolidate and conquer your debts.

[Learn more](#)

## Enjoy These Local Activities This Spring:

1. **Tyler Rose Garden:** Enjoy free access to beautiful, peaceful gardens and water features.
2. **Azalea Residential Historic District:** Ride through the neighborhoods of Tyler while the azaleas bloom.
3. **Goodman Museum:** Explore the history behind this beautiful home gifted to the City of Tyler.
4. **Caldwell Zoo:** Visit the different animals at Tyler's privately owned and local zoo.
5. **Tyler State Park:** Explore the different trails and lakes that Tyler's State Park offers.
6. **Texas Rose Horse Park:** If you're a horseback rider or interested in learning, this horse park is the place for you.
7. **Tiger Creek Animal Sanctuary:** Visit over 70 different wildcats in Tyler's Tiger Creek Animal Sanctuary.

## It's Time for Your Credit Comeback!

Bounce back from holiday splurges with our credit builder loan! Start the first quarter off strong by building your credit and shaking off those post-holiday debt blues.

[Learn more](#)



## Adventure Awaits!

Get ready for a winter escape thanks to our recreational loans! Whether it's hitting the trails on an ATV or embracing the cozy road trip vibes in an RV, we have the perfect loan options for you.

[Learn more](#)



## Start the New Year in Gear!

Rev up your resolutions in 2024 with a new set of wheels! Our auto loans are your key to driving in style this season. Thanks to our competitive rates and flexible terms, upgrading your ride will be as smooth as your plans for the year ahead!

[Apply now](#)

## How to Stay Fit on a Budget:

1. **Exercise Outside:** Embrace the benefits of outdoor exercise by walking, hiking, or running.
2. **Try Free Fitness Apps:** Explore cost-free apps, online videos, or workouts.
3. **Drink More Water:** The adequate daily water intake for men is about 3.7 liters. It's about 2.7 liters for women.
4. **Meal Plan:** Decide your meals in advance using your schedule, preferences, and sale items.
5. **Invest in Home Gym Equipment:** Invest in a sturdy yoga mat and weights.
6. **Use Your Body as Resistance:** Use your own body for workouts such as arm circles, push-ups, planks, squats, lunges, burpees, and sit-ups.

## Holiday Closures:

**MLK Jr. Day**  
Monday, January 15

**Presidents Day**  
Monday, February 19