

A Little Work Can Erase Some Credit Mistakes

Published October 10, 2013 | By [Rob Hines](#)

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A few credit issues are no reason to hide. Just take some time to fix them.

Discovering negative factors on your credit report can be discouraging, especially when you're trying to obtain a loan to buy a car or a home. In fact, many lenders will leave you with the impression that you're never going to borrow again.

At 3Rivers, our goal is more than just closing loans for members with stellar credit. We're here to help anyone who wants to find a better financial situation. And many times, we encounter folks who are starting from a damaged credit position.

That doesn't scare us at 3Rivers. In fact, we welcome the opportunity to educate people about fixing the financial issues that may plague them. For instance, this article we found on [Lifehacker.com](#) provides some great methods to repair your own credit. Take a look and if you'd like some more help getting your credit in order, [we'd love to talk to you](#).

At 3Rivers, we're here to help, not judge.

Did You Refer a Friend Today? Refer 10 and You Could Earn \$250!

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Yep, you heard me (or read me?).

You could make up to \$250 just for helping your friends and family become members at 3Rivers!

If you refer someone to 3Rivers and that person opens a new checking account with direct deposit or automatic payments, we'll pay you AND your friend \$25 each! And you can get paid for referring up to 10 people.

Follow my math here: 10 referrals at \$25 bucks each means up to \$250 in your 3Rivers account!

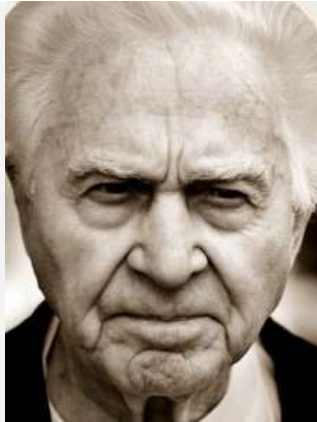
But this isn't just about opening accounts. It's about starting new relationships with people in our community who are tired of getting the runaround from their banks. If you know someone who needs to leave their OLD bank behind and find a local institution they can trust, head over to our [Refer a Friend page](#) and let them know how 3Rivers has helped you manage your money matters!

Social In-Security: Plan Your Retirement Now To Avoid Stress Later

Published September 26, 2013 | By *Rob Hines*

Ah, youth. We're all carefree and living life. No reason to worry about tomorrow so we can just live for today, right?

Yeah, no.



In my day, we didn't need a fancy 401k. We had Social Security and we liked it!

Even though retirement is decades away, it's still something you could, and probably should, be planning for. In [a recent MSN Money article](#), the question of Social Security's future offers some useful tips for preparing your retirement plan now so you don't have to worry about whether that money will still be depositing into your accounts when you're done working.

Now, now. You don't need to turn in your party card and start wearing oversized cardigans while you sit on your porch yelling for the neighbor kids to get off your lawn. Planning your retirement doesn't make you old. It makes you smart. And it's going to make you a lot less stressed when you get closer to retirement age.

In fact, you can start today by sitting down with one of [3Rivers' ClearFuture™ investment experts](#) who can help you set a course now that can lead to a happy and prosperous future.

Saves Money, Tastes Great! Budget Friendly Grocery Shopping

Published August 28, 2013 | By Rob Hines

If you've been following, you've probably seen Aly and our Summer Street Team share their tips for saving money, especially when it comes to buying the bare necessities. All of these tips will help you keep to a solid budget so you can spend, save and borrow with confidence.

"But Rob, all they told me to do is buy cheaper stuff, and I want to buy the good stuff!"



Is this what you remember as off-brand food? The new alternatives aren't that bad.

I hear you. I grew up thinking the name brands were waaaay better than the cheap stuff, and back in the day, they were. But we're seeing a new wave of quality store brands that provide great alternatives to the more expensive labels. In fact, [Consumer Reports just published a study](#) that shows store brand varieties of common grocery items like ketchup, cheese and mayo are in hot competition with their more pricey counterparts.

By saving just a few dollars every time you buy groceries, you can start freeing up your cash to save for your future. Every little bit helps, especially if you don't have to sacrifice your favorite foods!

If you're looking for more ways to become financially fit, [click here](#) for links to time and money-saving tools!

SavvyMoney Checkup: Don't Give Up on Your Financial Future

Published August 19, 2013 | By Rob Hines

This weekend, Indianapolis Colts wide receiver Reggie Wayne brought the crowd to their feet with a **spectacular touchdown catch**.



But here's what makes this highlight really cool. He didn't have to catch that ball. It's preseason football. It doesn't count. Once he realized the defender had dropped the interception, Reggie could have just let the ball bounce into the end zone and jogged back to the huddle. But he didn't give up on it. He tracked the football right into his hands as he dove in the end zone.

I know, I know. This is a credit union blog so I need to say something credit union-y. Here you go.

Reggie Wayne's catch is a great example of persistence and not giving up. No matter where you are in your life, it's not too late to get a better handle on your finances too. While we may think the decisions we make today don't really matter in the long run, even small choices that seem meaningless (like catching a pass during the second game of preseason football) can make a big impact on your money matters.

Want to know how you can start earning positive yardage for your financial future? Check out the **SavvyMoney Checkup tool**, which lets you track your expenses and debts to find better ways to handle your money matters every day. It's simple. You just enter your income information along with your debts and expenses, then you receive a detailed report with personalized advice for your next financial steps. If you'd like some help as you take those steps, bring your results to one of our convenient branch locations and we can work together to find the best solutions for you. Check out the **SavvyMoney Checkup tool** and start making your own spectacular moves today!

Feeling in the Dark about Your Money Matters? WalletCare Can Help!

Published February 4, 2013 | By *Rob Hines*

Just before the lights went out in New Orleans last night, you may have seen our new **commercial which featured WalletCare by 3Rivers**. What is WalletCare, you ask? I'd be happy to en-*light*-en you. Okay, I'm done with the blackout references. Okay, except for this picture.



Don't let this happen to your money matters!

If you're a 3Rivers member, you've probably experienced WalletCare already. It's really just the way we do business every day to help our members save time and money as they spend, save and borrow. WalletCare is our commitment to solving all of your financial needs so you can experience the peace-of-mind in knowing you don't need to worry about your money.

Are you able to manage your debt effectively? Are there ways you could be avoiding unnecessary fees? How can you start saving to build for your future? These are the questions we want to answer for you through WalletCare.

In fact, we're finding ways to save our members hundreds of dollars each month just by looking at the loans and accounts they have elsewhere and providing better solutions at 3Rivers.

If you'd like to experience some WalletCare, we're ready to help. Go to 3Riversfcu.org/WalletCare for some helpful tools to get started!