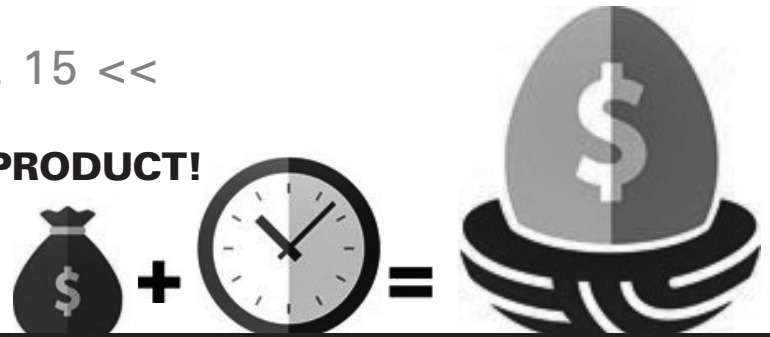


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The North Word

WINTER
2018–2019

YOU DON'T NEED TO BE A GENIUS TO BE A SUCCESSFUL INVESTOR



Warren Buffett

Think you can't make it big on Wall Street because you're not the next Bill Gates? Think again.

Warren Buffett maintains that investing isn't rocket science. In fact, one of the biggest misconceptions about investing may be that only those with a considerably high IQ can pick out the successful stocks and earn big money through investing.

In reality, intelligence might be one of the least foretelling factors of investment success. You don't need to be a genius to follow Warren's investment strategy and philosophy. All it takes is common sense and the ability to follow directions.

Of course, this doesn't mean that anyone can become a millionaire by simply heeding Warren's advice. It's important to remember that investing in the stock market is nearly always a journey that is rife with mistakes and learning experiences.

There is no "easy button" to press for successful investing, just as there is no magic formula to make it happen. For this reason, Warren cautions against putting one's faith – and money – in the hands of self-dubbed investing experts who claim to hold the secret keys to success in the stock market.

In his own words, Warren says, "Beware of geeks bearing formulas."

If anyone tells you they have an unbeatable system for investing success and will earn you big bucks on the market as long as you pay them their exorbitant fee, run the other way as quickly as possible. These salesmen may be savvy, and they may even be a lot smarter than you, but remember: You don't need big brains to be a successful investor.

All you need is common sense, a realistic, proven approach, and the willingness to live and learn.



True North is committed to bringing you the latest financial news, security alerts, and real-world advice that you can use to protect yourself and your finances.

We are your strongest advocate. *People helping people.*

Visit our blog today at <https://truenorthfcu.wordpress.com/>.

Holiday Closures

Tuesday, January 1

New Year's Day / Closed

Monday, January 21

Martin Luther King Day / Closed

Monday, February 18

Presidents' Day / Closed

Monday, May 27

Memorial Day / Closed

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6 New Year's Resolutions For A Financially Improved You

1. Increase your savings. Even if it's only by 5%, every little bit adds up.
2. Cut out one impulse purchase a week.
3. Trim your electricity bills by making sure your appliances are all running efficiently and conserving as much energy as possible.
4. Increase your marketability by learning new skills or broadening your knowledge in your chosen field.
5. Pay down your debt by making it a priority.
6. Spend less on groceries. Do whatever it takes to make it happen: coupon more, cash in on rebates, and shop the sales.

TAKE THE CHALLENGE

MORTGAGE LOANS

WESLEY SHUTT

Real Estate Loan Officer
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wshutt@truenorthfcu.org

Whether you are financing a home for the first time, purchasing a second one, or refinancing your current mortgage, give Amy or Westley a call today!

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START THE NEW YEAR OFF RIGHT... PAY DOWN DEBT.



WEBSITE REVIEW

FRUGAL RULES
FREEDOM THROUGH FRUGALITY

FrugalRules.com is a personal finance site with a strong emphasis on getting rid of personal debt. The site offers a host of money-related content that is updated several times a week under subcategories including: Learn to Invest, where you'll find investing advice for every level; Attack Debt, for inspiration and practical suggestions for paying down every dollar you owe; Frugal Living, full of tips and tricks to trim your budget; and Financial Product Review, featuring comprehensive write-ups on popular financial products. Each category presents loads of articles to help readers successfully navigate financial messes of any kind.

There is no judging on Frugal Rules. That's because it's all about moving forward and reaching a better financial place. Along with the library of expert advice, you'll find an active, supportive community of readers just like you, people who are trying to get a better handle on their finances. Share your personal success story or read someone else's and learn to apply

effective strategies and habits that can help you turn your personal finances around.

Here are some of the most popular posts on Frugal Rules:

- Amazon FireTV Stick Review – A Cord Cutting Solution?
- 25 Ways to Start Paying off Debt NOW
- How to Cancel DirecTV and Save Big Money
- Best Unsecured Loans to Consolidate Debt
- 11 Best Cash Back Apps for Shopping
- 9 Ways to Pay Off Debt Faster this Year
- "It's Not Me, It's You" and Other Lies We Believe
- Did Your Spouse Bring Debt Into Your Relationship?

Start the new year off right with a focused effort to finally pay down that debt! Check out FrugalRules.com to help you get started and you'll find a world of financial information and practical advice at your fingertips.

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— GET REAL FINANCIAL REALITY FAIR —

True North in the Community

The Financial Reality Foundation has a unique program that allows students the opportunity to make budget decisions (and mistakes) in a fun-filled, interactive learning environment ... it's called the Get REAL Financial Reality Fair!



What is a Financial Reality fair? It's a two-hour experience designed for high school students where they face hands-on, real-life choices about a post high school career and how to stay within a budget while paying for necessities such as housing, food and transportation. Along the way, needs versus

wants will be tested as volunteers sell vacations, puppies, hot-tubs and many other impulse spending items that can have a major impact on a budget.

True North is in their fifth year supporting the Get REAL Financial Reality Fair! The students are always excited to get started to see if they can stay in budget. The energy is high and we couldn't have a more successful fair without the help of all the volunteers and teachers! Everyone is engaged and gives the teens a REAL dose of reality! We are hopeful these students will carry the lessons they experienced during the Reality Fair throughout their life! Learn more by visiting <http://financialreality.org/>.

TRUE NORTH MOBILE

Here, there, anywhere banking. Our mobile banking platform make it simple to manage your money at your convenience. Learn more at www.TrueNorthFCU.org.

— KIDS CORNER —

BIRTHDAY BONUS!



Michael received \$100 from his grandfather for his birthday. He wants to spend some of his birthday money on new Wii games and put some money into savings. **Can you help Michael decide how much to spend and how much to save?**

1. Each new game costs \$22.50. If Michael wants to save \$25 of his birthday money, how many games can he buy?

- a. 2
- b. 3
- c. 4
- d. 1

2. The store owner told Michael the games he wants are going on sale at the end of the month, getting marked down to \$19.99. If he wants to buy three games and waits until then to buy, how much money will he save?

- a. \$59.97
- b. \$67.50
- c. \$7.53
- d. \$7.51

3. If Michael buys one game at full price now, how much money will he have left?

- a. \$75.50
- b. \$88.50
- c. \$72.75
- d. \$77.50

Thinking Cap: Michael has been waiting for this money for months and is super excited to buy new games for his Wii. He'd rather not wait until the games go on sale but he knows he can save some money if he does. **Can you think of a compromise for him?**

HEY KIDS!

Whether you are in elementary, middle or high school, we've got some fun activities for you! **VISIT GOOGOLPLEX ON THE 'YOUTH ACCOUNTS' PAGE AT WWW.TRUENORTHFCU.ORG.**

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STATISTICS AS OF NOVEMBER 30, 2018:

Assets: \$153,200,550
Loans: \$132,529,700
Shares: \$137,786,886

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