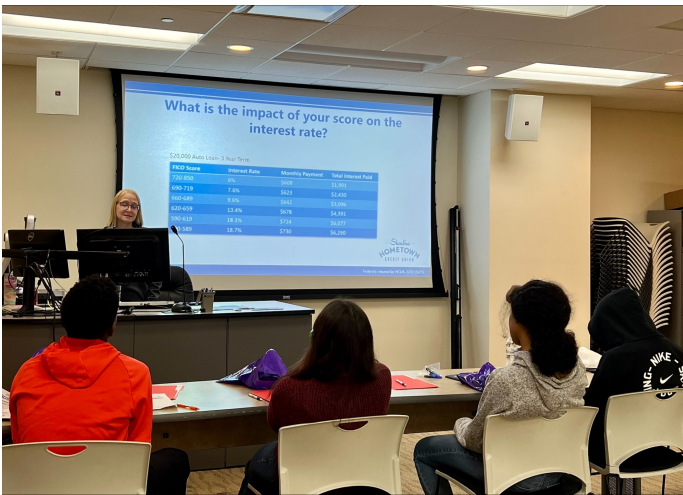


Manitowoc, Two Rivers, and Green Bay, Wisconsin

## We are putting our members and community first through financial literacy.



Pictured: Lisa Sment Chief Operations Officer Presenting for a group of high schoolers from Graduation to Independence program put on by Lakeshore Foster Families.



Pictured: Brittany Penkwitz Mortgage Loan Officer reading a financial literacy book to her daughter at the Manitowoc Branch. Yes the lollipop was a bribe.

Partnering with local non-profit organizations to offer no cost financial literacy classes on budgeting, credit, first time home buyer, and emergency fund savings. A program we call CU@Work. Collaborating with local schools as well as UWGB to offer assistance with financial literacy to students of all ages. Additionally we sponsor ZOGO. A financial literacy app for you smart device. ZOGO rewards you for completing segments and you earn gift cards for learning. On top of all that we have youth activity, story, and coloring books available at all our locations. Shoreline is dedicated to you, our members and the communities you live and work in. Your membership here allows us to continue to serve these communities.

"April is financial literacy month but our goal is to teach financial literacy every month" states Kyle Bryntesen Shoreline's Community Outreach officer. "We only know what is taught to us. By providing financial literacy in multiple forms to people of all ages we are able to fulfill our mission of helping our members achieve financial success. We don't stop with just our members because of the wide array of people we help. We truly impact our communities" continues Bryntesen.

**Do you know the 50/30/20 rule?**

Learn about how to make your budget work for you this Spring.

Shoreline Hometown Credit Union is proud to offer **ZOGO** a fun financial literacy app. Download it today!

You earn pineapples that you can use to purchase gift cards.



Pictured Left to Right: Lisa Sment Chief Operating Officer, Dr Preston Cherry UWGB, Kelly Culver Branch Operations Manager after presenting to members of Lifelong learning Institute.

## Check out your new Debit and Credit Cards



- New Debit cards are live **June 5th**
- Contactless payments.
  - Proactive fraud detection system.
  - Over 30,000 in-network ATMs.
  - Increased transaction limits.
  - Same day replacement of cards.

For more information, check out [ShorelineCU.org/CardHelp](https://ShorelineCU.org/CardHelp)



- New Credit Cards are live **June 26th**, new Rewards live **July 5th**
- Cashback and more new rewards.
  - Contactless payments.
  - Proactive fraud detection system.
  - Same day replacement of cards.
  - Seamless integration in the app and online banking.

### WORRY-FREE™ HOMETOWN CHECKING\*—ONE LESS THING TO WORRY ABOUT

Remove one source of stress from your plate by opening a Worry-Free™ Hometown Checking Account.

Life comes with enough worries as it is. The last thing you need is additional stress related to your checking account. Shoreline's Worry-Free™ Hometown Checking account provides a solution by giving you a simple, straightforward experience that will make your life easier.

With a Worry-Free™ Hometown Checking account, there is no minimum balance requirement. In exchange for a \$5 monthly maintenance charge, you will no longer be assessed non-sufficient funds (NSF) or overdraft charges on your account. The debit card that comes with your account will give you an easy, checkless way to pay for your purchases.

Your Worry-Free™ Hometown Checking account also comes with some free services, such as mobile and online banking, bill pay, financial literacy seminars, and appointments with a certified credit union financial counselor.

If you're looking for ways to minimize sources of worry in your life, sign up for a Worry-Free™ Hometown Checking account.

To get started, visit [ShorelineCU.org/open-accounts](https://ShorelineCU.org/open-accounts).



### EARN MORE WITH WITH HOMETOWN CASHBACK CHECKING\*\*

Shoreline is excited to announce the launch of its new Hometown Cashback Checking account.

Make the most of the money in your checking account with Hometown Cashback Checking. You'll earn up to 5.00%<sup>APY</sup> of your account's average daily balance.

Here is all you need to do:

- Register for online banking.
- Sign up for monthly eStatements.
- Complete at least 15 debit card transactions per month (ATM transactions excluded).
- Receive at least \$500 in direct deposits each month.
- Refer to important disclosures below.\*\*

Additional Hometown Cashback Checking benefits include no minimum balance, no monthly or annual service charges, up to \$5 per month refund for ATM charges, and more.

To get started, visit [ShorelineCU.org/open-accounts](https://ShorelineCU.org/open-accounts).

\*Membership eligibility required. Account approval, conditions, qualifications and other requirements apply. Terms and conditions subject to change at any time without notice. All non-sufficient funds and overdraft transactions will be declined if possible. Additional fees and restrictions may apply. Visit [ShorelineCU.org](https://ShorelineCU.org) for additional details.

\*\***Cash Back Percentage:** 5.00%<sup>APY</sup> cash back on balances between \$0 and \$5,000 and 0.00%<sup>APY</sup> cash back on balances exceeding \$5,000 each cycle the minimum requirements are met, as listed under the "Here is all you need to do" heading above. If you use an ATM not within Shoreline's network (Foreign ATM) and are charged a fee for usage, we will refund up to \$5 per month. Any earned cash back or ATM fee refund will be credited to your Hometown Cashback Checking account monthly. If you do not meet the requirements per cycle, your account will still function as a Hometown Cashback Checking account earning 0.00%<sup>APY</sup> and it will not receive ATM refunds for that time period. Available to personal accounts only. Fees could reduce the earnings on the account. Membership required. Rates and terms are subject to change at any time without notice. **Cash Back Accrual:** Shoreline Hometown Credit Union will use the average daily balance when calculating cash back earned for the statement cycle. All requirements will be reset at the beginning of each month. **Closing of account:** If you close your account before the end of the month, no cash back will be earned and you will lose all cash back accrued to that point.

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