



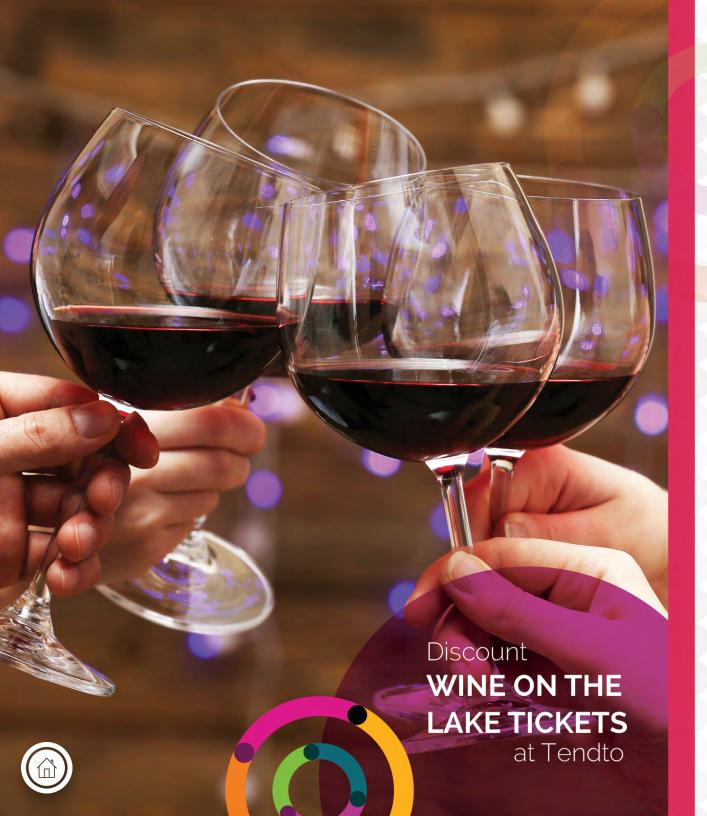
Put Your Money to Work
Wine on the Lake Is Back
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Help Us Tend to You -

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We tend to see things differently





Join us at the Bayfront Convention Center in April for Erie's premier wine tasting festival. Find a new, favorite winery; grab special, unique gifts; or just hang out and sample the best wine the region has to offer.

Exclusive Discount

As a member of Tendto, you can save \$5 on the price of each ticket when you purchase tickets in person at any of our branches.

Saturday, April 1, 2023

Afternoon Session: 1 p.m. - 4 p.m.

Tickets: \$35 each

Evening Session: 6 p.m. - 9 p.m.

Tickets: \$40 each

VIP tickets available for both sessions.

Stop in to any Tendto branch and grab your tickets today.

Must be 21 or older to purchase tickets.

In 2022, we started to see a slow transition back to the pre-COVID days of life. However, we still faced many unforeseen challenges and changes along the way. Like many industries and sectors nationwide, we experienced a record amount of turnover this past year. We were lucky, over the year, to add many wonderful people to our team who I'm confident are eager and ready to tend to your banking needs, and I would like to extend a warm welcome to them. I would also like to thank our entire team for their dedication and hard work. Their level of commitment to helping you, our members, achieve your financial goals is unparalleled.

As a community-focused credit union, our mission is to make life better for Erie County. This year, we were able to award two members with scholarship monies toward pursuing higher education, totaling \$2,500. We are excited to continue this scholarship program, which you can read more about in the newsletter. We also awarded a \$1,000 scholarship to one deserving athlete as part of our Athlete of the Year sponsorship.

International Credit Union Day[®] (ICU Day) was held on October 19, and our branches, operations office and executive management team each selected a local charity to receive a donation, totaling \$1,500. The six charities chosen were ANNA Shelter, Because You Care, Inc., Home House of Erie, Inc., Second Harvest Food Bank of NW PA, Erie City Mission and The Upper Room of Erie.

In early December, HAPPI 92.7 teamed up with Children's Miracle Network for their annual radiothon, and our executive team spent the morning answering phone calls and collecting donations that benefited NICU patients and their families.

For Christmas this year, we donned our trees with Tendto "We Tend to Care" ornaments. Members were given the opportunity to purchase an ornament and proudly display their name on our trees. These funds, \$425 in total, were then donated to the charities selected by the respective branch: the Soup Kitchen, Erie Humane Society, Veterans Miracle Center of Erie and Erie Cancer Wellness Center.

A Message from YOUR CEO



From all of us at Tendto – Cheers to 2023,

Michiel Wali



If being a member of Tendto Credit Union just doesn't feel like enough, join our team of directors and committee members behind the work that makes our credit union successful.

Currently, there are seven members on Tendto's Board of Directors and three members on the Supervisory Committee, each serving a three-year term. Open positions are available this year. Positions will be filled at our Annual Meeting in May. More details regarding the Annual Meeting will be available this spring at tendtocu.com. If you are interested in running for an open position, read on to learn more about what it entails and how to apply.

The Board of Directors is responsible for setting our goals and direction as well as overseeing management's efforts to complete that vision. As a volunteer, you'll be on the inside of it all. You'll work with Tendto team members to ensure our members – your friends, family and community – receive the best products and services. You'll learn all about the credit union industry and have an opportunity to participate in the decision-making process.

As a director, you'll need to:

- Attend regular and special Board meetings
- Seek to learn about the credit union movement and its services
- Consistently foster and engage in effective strategic thinking and planning

Sound like something you'd be up for?

If you are:

- A resident of Erie County who is at least 18 years old
- A Tendto Credit Union member in good
 standing and using products and sorvings.





Save on TurboTax and H&R Block This Tax Season

Exclusive Member Discounts - Just for You!

We love having you as one of our valued members, which is why we're bringing you special discounts on tax prep services that will help you ace tax season.



Hand off your taxes, get some help from experts or file on your own – with TurboTax®, you can count on getting your maximum refund, guaranteed. Enjoy **up to \$15 off** – the discount will automatically be applied when you sign up or log in to your TurboTax account using the following link. Get started with TurboTax today!



H&R BLOCK

Get expert tax help from H&R Block professionals who can prepare your taxes, with or without the office visit. New clients **save \$25** on in-office tax prep services, and returning clients of H&R Block get the Tax Identity Shield® add-on for FREE (\$35 value). Get your H&R Block coupon now and save!

Visit taxservices.lovemycreditunion.org for TurboTax and H&R Block offer details and disclaimers.





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TEAM NEWS

Welcome to the Tendto Team We are excited to welcome two new employees to the Tendto team this winter, and we look forward to seeing all the ways they'll impact our organization. If you see them when you stop by our branches, make sure you say hello!



Eden Alberico Financial Service Representative



Jamie Froess Teller







Financial Preparation for the New Year

Usher in the new year with plans for financial improvement and resolutions to do more. Here are some tips to get you started:

Tune your budget

A budget is just that – a plan that starts with your income and your fixed expenses, such as your mortgage, insurance and utilities. The plan incorporates your savings goals, and the remaining money is designated for your other expenses. Now is the perfect time to assess last year's budget or create a new one. Reviewing how you spent last year's money will help you make better financial decisions for the year ahead. Include a method for tracking your spending. Even with a solid plan, there can be surprises along the way, so be sure to build an emergency fund into your budget.

Plan to meet your goals

Consider how you will accomplish your goals. You might have shorter-term goals, such as purchasing a new home, as well as longer-term goals, like retirement. Each set of goals requires different kinds of planning and saving. Financial planners recommend setting up a separate

