ANCHOR LINES

Summer 2016

www.navigatorcu.org

YOUR OPINION COUNTS!
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Navigator Credit Union

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Navigator CREDIT UNION

Building a legacy of excellence for our members through service, commitment and substantial value.

Your Voice Matters

Navigator Credit Union experienced a very successful year in 2015, ending the year with solid growth in deposits, loans, capital and membership. In fact, Navigator Credit Union now has more than 47,500 member-owners with assets of more than $324 million.

The growth we continue to enjoy in 2016 is the result of the cooperation we have among our volunteers, our employees and you – our members. Navigator employees work hard every day to provide the level of service you deserve. Our Board of Directors and dedicated volunteers work diligently to ensure that appropriate procedures and systems are available to protect your funds. It is truly my honor to be a part of this successful team.

As a Navigator Credit Union member-owner, YOU are paid for our success via higher dividends, lower loan rates, fewer fees, enhanced services and superior products. In addition, members who participate in our exclusive Save'N Up Debit Card Savings Program are paid a quarterly match and monthly dividends of 5.5%. This solidifies our credit union motto of "People Helping People."

As we prepare to press forward in this momentum to achieve further success in the years to come, it is pertinent to understand the unique needs and wants of all member-owners. We want to hear from you!

Enclosed in this issue of *Anchor Lines*, you will find a Member Survey that we hope you will complete and return to us. As you know, even the most successful teams can improve and that is what we hope to do by incorporating your thoughts and recommendations in our future planning. Please take a moment to complete this survey so we can know what you think about your credit union.

In closing, we want our members to be the first to know of a new location opening in early fall 2016. Alabama members will soon have access to five, full-service branches, with the newest location centered at the corner of Schillinger Road and Cottage Hill, and complete with mortgage services, financial planning and professional staff available to meet all your financial needs. Be on the lookout for additional details and the grand opening announcement.

On behalf of the Board and staff at Navigator, thank you for your continued participation and support.

Respectfully,

Robert A. Fertitta
President & CEO

10 Tips for Staging Your Home to Sell

If you want your home to sell fast, decorating and decluttering to "set the stage" for potential buyers should be at the top of your to-do list. Staging your home showcases its best features and helps buyers visualize their families in the space.

Here are 10 tips to get you started.

1. **Apply a fresh coat of paint in neutral colors.** It's also a good idea to remove outdated wallpaper as potential buyers may not share your design taste.

2. **Open blinds and drapes to let in natural light.** Replace or remove old blinds and clear your light fixtures of dust and cobwebs.

3. **Make repairs where needed.** Fix running toilets, squeaky doors, chipped paint, broken fixtures and anything else that will distract from the desirability of your home.

4. **Remove all personal items and photos.** You want a buyer to picture his or her family in the space, not yours. Store the kids' toys away, too.

5. **Clean inside and out.** Mop, dust, vacuum, repeat. No one wants to move into a house with a moldy shower or sticky refrigerator. If you can't handle the cleaning yourself, hire a company to do it for you.

6. **Spruce up landscaping.** Plant flowers, trim bushes, weed the garden, mow the lawn and fix any unsightly cracks in your driveway or sidewalk.

7. **Declutter your space.** Clean up rooms, closets, cabinets, drawers and bathrooms, especially bathrooms. Stow away your personal hygiene items and medications as well.

8. **Remove odors.** Clean and deodorize, paying special attention to bathrooms and places where pets and kids congregate. Use baking soda and lemon to remove sink and garbage disposal odors.

9. **Replace worn out furniture and carpet.** Remove any furniture that is too big for your space, as large pieces can make a room look smaller.

10. **Update lighting.** Dark homes can appear dreary. Installing new pendant lights and ceiling fan fixtures can make a big difference when it comes to selling your home.

Being smart about buying a new home is just as important as being clever about selling your old one, and we can help. Contact Navigator Credit Union for a mortgage that fits your budget at **228-475-7300** or **www.navigatorcu.org**.

Paying **Student Loans** and **Saving for Retirement**

How you can tackle both

Student loan debt is the oft-touted enemy of millennials, but it's becoming a problem for a growing number of older Americans, too. According to the Federal Reserve Bank of New York, nearly 17 percent of student loan debt is currently held by borrowers age 50 and older. For many of these borrowers, this student loan debt is money borrowed for their children's or grandchildren's educations.

Whether you've just left school or are getting ready to retire, it can be hard to know which to prioritize — paying off student debt or saving for retirement. Although it's tempting to simply throw all of your money at debt first and worry about saving later, saving for retirement early can help you earn more with years of compound interest — making the need to save now important.

If you need to pay off student loans as well as save for retirement, there are a few ways you can do so:

Rein in spending — Evaluate your current spending and identify areas where you can cut back. This may mean buying less expensive food items, cutting the cable or even turning to public transportation for your work commute. Funnel your monthly savings toward retirement and loans.

Automate it — You can make saving for retirement and paying student loans easier by making use of "auto-pilot." Employer-sponsored retirement plans automatically deduct money for your retirement savings, making it easier for you to save without having to think about it. If your employer provides matching contributions, make sure you're contributing enough through payroll deduction to earn the full match. You can also automate payments for student loan debt with many lenders — many will even offer a lower interest rate when you do so!

Take advantage of tax breaks — Tax advantages are available both for your retirement savings and paying down your student loans. When you make contributions to tax-deferred retirement savings accounts, such as a 401(k) or a traditional IRA, you can lower your taxable income.* With a lower taxable income, you'll have less money going to taxes and more that you can put toward paying off student debt. Plus, your retirement savings can grow faster with tax-deferred compounding. You'll enjoy additional tax benefits when you claim a student loan interest deduction of up to $2,500 on your tax return, if you're eligible.

Allocate extra funds — When you receive extra money such as a tax refund, bonus and other cash windfall, consider putting it directly to paying down student loans and saving for retirement so you can get an extra boost.

If you need help figuring out the savings and payment plan that is best for you, an investment professional at Navigator Credit Union can help. You can arrange a consultation by calling us today at **228-474-3427**.

* Taxes will be due at ordinary income tax rates upon withdrawal from a traditional individual retirement account (IRA) or employer-sponsored retirement plan. Premature withdrawals (generally, those made before age 59½) may be subject to a 10 percent tax penalty, too (does not apply to 457 plans).

Investment products:
Not federally insured
Not a deposit of this institution
May lose value

Whether you've just left school or are getting ready to retire, it can be hard to know which to prioritize — paying off student debt or saving for retirement.

The Heat Is On: Tips to Lower Cooling Costs

As temperatures soar this summer, use these tips to stay comfortable without letting cooling costs go through the roof.

Use fans. If you have air conditioning, using a ceiling fan allows you to raise the thermostat setting about 4 degrees with no reduction in comfort.* Other fans also help and use little energy. Be sure to turn them off when you leave; fans cool people, not rooms.

Avoid heat buildup. Don't leave incandescent lights on — most of the energy they use is given off as heat. You can avoid heat from the dishwasher and clothes dryer by hand washing dishes and air drying clothes. Cook with a microwave or outdoor grill to avoid heat from the oven.

Clean or replace air conditioning filters. You should do this at least once a month. Be sure coils on the exterior unit are free of dirt and vegetation.

Be economical with air conditioning. Set the thermostat at the highest comfortable setting. When returning to a hot home, don't crank the thermostat to a colder-than-normal setting. It won't cool your home any faster.

If you're ready to install central air conditioning, find out how a home equity loan from Navigator Credit Union can help make it affordable. Call the Lending Service Center at **228-474-3401** or visit **www.navigatorcu.org**.

* Source: Department of Energy.

6 Tips for Renting the Perfect Vacation Home

Renting a house for your next vacation can save you money, especially if you're traveling with a large group or planning a family reunion. Rental homes offer more bedrooms, kitchens for making your own meals and many other amenities you won't find in your average hotel room. But renting is not without its challenges. Most owners require you to sign a contract. You may be asked to provide references, as well as a damage deposit up-front. There's also research involved, from finding the right place to vetting the owner. If you're willing to do your homework, however, the reward can be an awesome vacation.

Here's what you need to know:

1. **Know what you want.** Make a list of all your must-haves. Do you need an ocean view? Maybe you can do without a swimming pool, but not a microwave. Decide what you want before you go online.

2. **Know where to look.** There's no shortage of vacation rental websites, but not all are created equal. Book through a reputable site such as *VRBO.com*, *AirBNB.com* or *Roomorama.com*, which offer secure payment options, property reviews and online support.

3. **Know that photos can be deceiving.** Don't trust pretty pictures. Ask the owner for references, as well as the name of the cleaning service he or she uses, then get on the phone to confirm the home's condition is as advertised.

4. **Know who you're renting from.** There's nothing wrong with researching a property owner before you sign a contract. Google the owner's name and check references.

5. **Know what questions to ask.** Treat a vacation rental like an apartment rental. Ask about what amenities are included; how many keys you'll receive; rules for pets, smoking and additional guests; access to public transportation; WiFi connectivity; and who to call in an emergency.

6. **Know how to protect yourself from fraud.** Trust your instincts. If something doesn't seem right or if the owner isn't responsive to your questions, walk away. And never send cash as payment. Always use a credit card.

You can start saving money for your vacation now by opening a savings account at Navigator Credit Union.

Generating Retirement Income: Pros and Cons of 4 Strategies

Once you retire, you may breathe a sigh of relief that you're done prioritizing retirement savings among all the other competing demands for your money. Congratulations; take a moment to celebrate! Then direct your attention to your new challenge: You must turn your retirement savings into a stream of income you can live on and ensure that it lasts throughout your retirement.

People choose different approaches to solving this puzzle. Below you'll find pros and cons to four common strategies.

1. **Create an income portfolio.** You choose investments based on their ability to create income and use that income for living expenses, leaving the principal intact. Your portfolio might include some combination of bonds, dividend-paying stocks, money market accounts or funds and a ladder of certificates of deposit (CDs) with periodic maturities.*

PROS Since this approach doesn't tap the principal, it gives you peace of mind that you won't outlive your nest egg.

CONS The stream of income it produces, rather than being steady like your pre-retirement paycheck, will vary with market forces. Also, in a low-yield environment like the one we have currently, your holdings may not generate enough income to support your lifestyle.

2. **Reinvest and rebalance.** You reinvest all income, dividends and capital gains back into your holdings. Then you rebalance your portfolio regularly to bring your asset allocation back in line with your targets for each asset class (stocks, bonds, cash equivalents, etc.). Income is generated by the sale of a portion of your best-performing assets. Your target allocations may grow more conservative over time.

PROS You're forced to sell appreciated assets periodically while leaving the underperforming assets in place. As market cycles come and go, the underperforming assets may at a later date outperform the ones that are on top now, boosting your portfolio's long-term total return potential.

CONS Rebalancing too often may prompt you to prematurely scale back on an asset class because of the need to sell an investment for cash.

3. **Combine the previous two approaches.** You rely on both income distributions and proceeds from rebalancing to meet living expenses. You start by using the income your portfolio generates and then, if that's insufficient, you can rebalance to generate additional cash.

PROS With two different ways to generate income, you have the flexibility to choose which one makes the most sense at the moment, given current market conditions.

CONS Since income and dividends aren't being reinvested, the portfolio's long-term total return potential may be lower than with the reinvest and rebalance approach.

4. **Purchase an annuity.** With an immediate annuity, you can exchange a chunk of cash for a stream of income for your lifetime, yours and your spouse's or another period that you choose.

PROS The guarantee of lifetime income — which is unavailable with traditional investments — may be especially appealing to retirees who don't have a pension.

CONS Fees can erode some of the benefits of an annuity. Payouts on fixed annuities are tied to current interest rates so during periods of low rates (such as now), payouts may be relatively low. The creditworthiness of the insurer is also a risk factor.**

Rely on Our Expertise

An investment professional at Navigator Credit Union can help you choose and deploy a strategy for using your nest egg to support you throughout retirement. Call **228-474-3427** or visit **www.navigatorcu.org**.

* Money market funds seek to maintain, but do not guarantee, a stable $1 net asset value.

** All guarantees are by the issuing insurance company and are subject to the claims paying ability of the insurance company. Be sure to investigate the financial strength and stability of the issuer.

Your Opinion Counts!

Navigator CREDIT UNION

At Navigator Credit Union, we strive to live our mission and values every day. There is no greater measure of our success than your feedback. As you answer the survey questions below or online at **http://surveys.qmarketresearch.com/s3/Navigator**, let us know if we are effectively delivering our Member Promise to:

- Simplify your life.
- Work in your best interest.
- Protect your privacy.
- Help you achieve financial success.

If our delivery of service is exceptional, we hope you'll take time to let us know. If we have not met your expectations at any time, please let us know that as well.

I look forward to hearing from you and learning how, working together, we can make our credit union the best it can be.

Robert A. Fertitta
President & CEO

RETURN THIS SURVEY OR COMPLETE ONLINE BY
Tuesday, August 9, 2016
and you could win one of five
$100 CASH DRAWINGS

Mail your postage-paid survey

Complete your survey via this secure website link **http://surveys.qmarketresearch.com/s3/Navigator**

Considering your **complete experience** with Navigator Credit Union, how likely would you be to recommend our company to a friend or colleague? (0 is not at all likely, 10 is extremely likely)

0 1 2 3 4 5 6 7 8 9 10

Considering your **most recent experience** with a Navigator employee, how likely would you be to recommend Navigator Credit Union to a friend or colleague? (0 is not at all likely, 10 is extremely likely)

0 1 2 3 4 5 6 7 8 9 10

Considering your **most recent experience** with a Navigator employee, how likely is it that you would hire this employee if you were the owner of a company? (0 is not at all likely, 10 is extremely likely)

0 1 2 3 4 5 6 7 8 9 10

Which branch location(s) do you use? (Choose all that apply)

Cottage Hill Branch	Daphne Branch	Gautier Branch	Gulfport Branch
Hurley Branch	Hillcrest Branch	Ingalls Branch	Jackson Avenue Branch
Midtown Branch	Moss Point Branch	Ocean Springs Branch	Vancleave Branch

How do you rate the following Navigator features?

	Extremely Dissatisfied	Somewhat Dissatisfied	Somewhat Satisfied	Satisfied	Extremely Satisfied	
Service	1	2	3	4	5	N/A
Technology	1	2	3	4	5	N/A
Branch Locations	1	2	3	4	5	N/A
ATM Locations	1	2	3	4	5	N/A
Hours of Operation	1	2	3	4	5	N/A
Wait Time (in branch)	1	2	3	4	5	N/A
Wait Time (when calling)	1	2	3	4	5	N/A
Loan Approval Time	1	2	3	4	5	N/A

How do you rate the following products and services?

	Extremely Dissatisfied	Somewhat Dissatisfied	Somewhat Satisfied	Satisfied	Extremely Satisfied	
Navigator Website	1	2	3	4	5	N/A
Mobile Banking App	1	2	3	4	5	N/A
Online Banking ('N Touch Web)	1	2	3	4	5	N/A
Telephone Banking ('N Touch Audio)	1	2	3	4	5	N/A
Mobile Deposit	1	2	3	4	5	N/A
Bill Pay	1	2	3	4	5	N/A
Save'N Up	1	2	3	4	5	N/A
Debit/Credit Card Services	1	2	3	4	5	N/A
Credit Union Phone System	1	2	3	4	5	N/A
Member Service Center (Call Center)	1	2	3	4	5	N/A
Lending Call Center	1	2	3	4	5	N/A

If you are not satisfied or extremely satisfied with any product or service above, please explain why.

_____

_____

Please rate our staff on the following performance skills:

	Extremely Dissatisfied	Somewhat Dissatisfied	Somewhat Satisfied	Satisfied	Extremely Satisfied	
Greet by Name	1	2	3	4	5	N/A
Courtesy	1	2	3	4	5	N/A
Professionalism	1	2	3	4	5	N/A
Empathy	1	2	3	4	5	N/A
Knowledge	1	2	3	4	5	N/A
Effective Problem Resolution	1	2	3	4	5	N/A
Clear, Concise Communication	1	2	3	4	5	N/A

If you have had a problem in the past, how satisfied were you with how the issue was resolved?

Extremely Dissatisfied	Somewhat Dissatisfied	Somewhat Satisfied	Satisfied	Extremely Satisfied	
1	2	3	4	5	N/A

Please explain.

_____

_____

If the problem was not resolved at that time, did our staff follow up to resolve the issue? Yes No

Please explain.

_____

_____

How often do you use the following products and services?

Navigator Website	Every Day	Every Week	Every Month	Every 2-4 Months	Once or Twice Per Year	N/A
Mobile Banking App	Every Day	Every Week	Every Month	Every 2-4 Months	Once or Twice Per Year	N/A
Online Banking ('N Touch Web)	Every Day	Every Week	Every Month	Every 2-4 Months	Once or Twice Per Year	N/A
Telephone Banking ('N Touch Audio)	Every Day	Every Week	Every Month	Every 2-4 Months	Once or Twice Per Year	N/A
Mobile Deposit	Every Day	Every Week	Every Month	Every 2-4 Months	Once or Twice Per Year	N/A
Bill Pay	Every Day	Every Week	Every Month	Every 2-4 Months	Once or Twice Per Year	N/A
Credit Union Phone System	Every Day	Every Week	Every Month	Every 2-4 Months	Once or Twice Per Year	N/A
Member Service Center (Call Center)	Every Day	Every Week	Every Month	Every 2-4 Months	Once or Twice Per Year	N/A
Lending Call Center	Every Day	Every Week	Every Month	Every 2-4 Months	Once or Twice Per Year	N/A

Do you feel your financial information is secure with Navigator Credit Union? Yes No

What does Navigator Credit Union do that sets us apart from our competitors?

_____

Who do you consider to be your primary financial institution?

_____

If you did not name Navigator as your primary financial institution, why do you prefer another bank or credit union?

_____

Is there any Navigator product, service or employee you feel is outstanding?

_____

Is there any Navigator product, service or employee you feel needs improvement?

_____

Please tell us a little about yourself. The following information helps us determine more about the members we are serving.

How long have you been a member of Navigator Credit Union? (Choose one.)

- Less than 6 months
- 6 months to less than 1 year
- 1 year to less than 3 years
- 3 years to less than 5 years
- 5 years or more
- Prefer not to answer

Why did you join Navigator Credit Union? (Choose one.)

- Recommendation by friend/family/ co-worker
- Free Checking with no monthly or per item fees
- Needed a loan
- Savings Rates
- Location
- Affiliation with Ingalls Shipbuilding
- Other _____
- Prefer not to answer

Which range includes your age? (Choose one.)

- Younger than 18
- 18 - 24
- 25 - 34
- 35 - 44
- 45 - 54
- 55 - 64
- 65 or older
- Prefer not to answer

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Thank you for your feedback!

TO RETURN THE SURVEY: After completing the survey, fold in thirds with Business Reply Mail portion to the outside, tape along top edge to close, and mail. Postage is pre-paid.

What is the highest level of education you have completed? (Circle one.)

- High School Graduate/GED
- 2 years of college/Associates Degree
- College Graduate
- Post-Graduate Work/Degree(s)
- Prefer not to answer

Which classification best describes your employer? (Circle one.)

- Industry/Shipbuilding
- Healthcare
- Finance
- Hospitality
- Government
- Other _____
- Prefer not to answer

Which range best describes your total household income? (Circle one.)

- Less than $25,000
- $25,000 to $50,000
- $50,000 to $75,000
- $75,000 to $100,000
- $100,000 or more
- Prefer not to answer

Thank you for your feedback! Please complete and return the survey by August 9, 2016, to be eligible for one of five $100 cash drawings. Please provide your name and contact information. We respect your privacy and do not share your information with outside parties:

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Email: _____

Phone: _____

Should You Plan to Retire on 80% of Your Income?

Examining a long-held retirement planning assumption.

Provided by Jeffrey C. Hamm

Jeffrey C. Hamm, CRPC®
Vice President,
Wealth Management

A classic retirement planning rule states that you should retire on 80% of the income you earned in your last year of work. Is this old axiom still true, or does it need reconsidering?

Some new research suggests that retirees may not need that much annual income to keep up their standard of living.

The 80% rule is really just a guideline. It refers to 80% of a retiree's final yearly gross income, rather than his or her net pay. The difference between gross income and wages after withholdings and taxes is significant to say the least.[1]

The major financial challenge for the new retiree is how to replace his or her paycheck, not his or her gross income.

So concluded Texas Tech University professor Michael Finke, who analyzed the 80% rule last year and published his conclusions in *Research*, a magazine for financial services industry professionals. Finke noted four factors that the 80% rule does not recognize. One, retirees no longer need to direct part of their incomes into retirement accounts. Two, they no longer involuntarily contribute to Social Security and Medicare, as they did while working. Three, most retirees do not have a daily commute, nor the daily expenses that accompany it. Four, people often retire into a lower income tax bracket.[1]

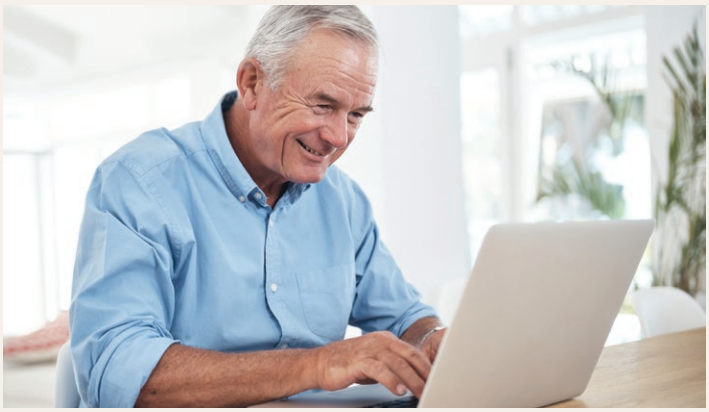
Given all these factors, Finke concluded that the typical retiree could probably sustain their lifestyle with no more than 77% of an end salary, or 60% of his or her average annual lifetime income.[1]

Retirees need to determine the expenses that will diminish in retirement. That determination, rather than a simple rule of thumb, will help them realize the level of income they need.

Imagine two 60-year-old workers, both earning identical salaries at the same firm. One currently directs 25% of her pay into a workplace retirement plan. The other directs just 5% of her pay into that plan. The worker deferring 25% of her salary into retirement savings needs to replace a lower percentage of their pay in retirement than the worker deferring only 5% of hers. Relatively speaking, the more avid retirement saver is already used to living on less.

New retirees may not necessarily find themselves living on less. The retirement experience differs for everyone, and so does retiree personal spending.

As a recent Employee Benefit Research Institute study noted, household spending typically declines 6% in the first two years of retirement, with additional declines thereafter. This is not the story for all retirees; EBRI also found that almost 46% of retiree



households increased their spending in the initial two years of retirement. On the other side of the scale, nearly 40% of the retiree households EBRI studied saw their expenses fall by at least 20% within two years of retiring.[2]

A timeline of typical retiree spending resembles a "smile." A 2013 study from investment research firm Morningstar noted that a retiree household's inflation-adjusted spending usually dips at the start of retirement, bottoms out in the middle of the retirement experience, and then increases toward the very end.[2]

A retirement budget is a very good idea. There will be some out-of-budget costs, of course, ranging from the pleasant to the unpleasant. Those financial exceptions aside, abiding by a monthly budget (with or without the use of free online tools) may help you to rein in any questionable spending.

Any retirement income strategy should be personalized. Your own strategy should be based on an accurate, detailed assessment of your income needs and your available income resources. That information will help you discern just how much income you will need when retired.

Jeff Hamm may be reached at **228-474-3427**.

Citations.
1 - marketwatch.com/story/you-may-need-less-retirement-income-than-you-think-2015-11-30 [12/24/15]
2 - money.cnn.com/2015/12/02/retirement/retirement-income/ [12/2/15]

Are You Protected Against **Uninsured Motorists?**

One night you're driving home from work, when suddenly, a car pulls out in front of you causing a horrible wreck. You and the other driver are all right, but your cars are seriously damaged. Fortunately, you have insurance. Unfortunately, the other guy doesn't. Uh-oh. What now?

This situation's more common than you might think. Despite 49 out of 50 states requiring auto insurance, about one of eight U.S. drivers doesn't have coverage.* That's about 30 million drivers on the road that could cost you thousands of dollars in an accident. And that doesn't include drivers with insurance, but minimal coverage. To prevent additional bills after an accident, you might be able to add to your insurance a safeguard known as uninsured/underinsured motorist coverage.

Types of Uninsured/Underinsured Motorist Coverage

- **Uninsured Motorist Bodily Injury (UMBI) Coverage:** This coverage pays for your and your passengers' medical bills if you're in an accident with an uninsured motorist who's at fault. It can also reimburse you and your passengers for any lost wages if you're unable to return to work right away. Additionally, some UMBI insurance can provide coverage if an uninsured or hit-and-run driver injures you when you're not in your vehicle.
- **Uninsured Motorist Property Damage (UMPD) Coverage:** UMPD coverage pays for damage to your car, which is not included in UMBI coverage. It can even cover damage to property beyond your car, but this depends on the individual plan and insurer. Check with your insurer to verify this and whether you'd be covered for hit-and-run accidents.
- **Underinsured Motorist (UIM) Coverage:** UIM protection is for those times when the at-fault driver has insurance, but the policy doesn't cover the full cost of damage done. This protection will cover what wasn't paid for. As with uninsured motorist coverage, UIM coverage is available for bodily injury and for property damage.

If you've decided to purchase uninsured/underinsured motorist insurance, now you need to decide how much to get. Coverage limits can range from $20,000 to $1 million. Many choose to get UM/UIM coverage equal to the bodily injury limits of their auto insurance liability coverage. Whether you get covered at all is up to you (and your state's laws), but uninsured motorist coverage is generally the least expensive add-on to auto insurance, so maybe it's time to consider it.

* Source: Insurance Research Council.

Talk to your Insurance Agent to review your auto insurance policy to be sure you're getting the coverage you need at a price you can afford.

Healthy Foods for a **Healthy Wallet**

Sure, we all want to eat a healthy diet. But who can afford to do that? Healthy food is expensive … isn't it? The truth is, you can eat healthy without overspending. Here are a few low-cost examples to get you started:

Brown rice. Brown rice has nutrient-rich layers that are removed from white rice. These layers provide fiber, B vitamins, protein and a variety of minerals. Switch to brown rice for one of the most cost-effective whole-grain options available, with a cost of about 18 cents per serving.

Nonfat Greek yogurt. Yogurt has become a popular choice thanks in part to its calcium, vitamin D and probiotics, aka "good" bacteria. Greek yogurt offers similar benefits, plus it packs more protein. It's also low in lactose and easy to digest. Look for larger packages available for around 89 cents per serving.

Eggs. Eggs provide a wealth of nutrients, including protein, selenium, zinc, iron, copper and vitamins D, B2, B6 and B12; all for only 22 cents an egg. And while eggs may be high in cholesterol, egg cholesterol has a minimal effect on blood cholesterol compared to saturated and trans fats. To keep your cholesterol levels in check, those who don't have diabetes should eat no more than seven eggs per week, while those who do should stick to four eggs or less.

Spinach. Spinach is a great source of iron, magnesium, folic acid and vitamins A, C and K. It might not make you as strong as Popeye, but it may increase your energy and boost your immune system. The leafy green also contains carotenoids that are known to protect against age-related vision diseases. Find spinach for around 85 cents per serving.

Bananas. They're America's most popular fruit for a reason — bananas are tasty, cheap, versatile and have a wealth of nutrients. At an average of 20 cents each, you can blend the flavorful fruit into some yogurt and enjoy the benefits of potassium, fiber, magnesium and vitamins B6 and C.

Don't break the bank trying to eat well. Track your spending and all of your finances with Navigator Credit Union on **www.navigatorcu.org** and our Mobile App.

RECIPE

SUMMER BREEZE SMOOTHIE

This smoothie is loaded with fiber, vitamins and minerals for a low-calorie (and great-tasting) treat.

Number of servings: 3

INGREDIENTS

1 cup yogurt, plain, nonfat
6 medium strawberries
1 cup pineapple, crushed, canned in juice
1 medium banana
1 teaspoon vanilla extract
4 ice cubes
1 tablespoon chia seeds (optional)

DIRECTIONS

Place all ingredients in the blender and puree until smooth. Serve in frosted glass.

Per serving: 121 calories, 0 g total fat, 0 g saturated fat, 1 mg cholesterol, 64 mg sodium, 2 g fiber, 6 g protein, 24 g carbohydrates, 483 mg potassium.

Recipe courtesy of the National Heart, Lung, and Blood Institute.

Cut Down on Wedding Costs

Preparing to make a lifetime commitment with marriage is exciting! For many men and women, this is a celebration they've dreamed about for years. But having the perfect wedding can get expensive, and starting your marriage with a new debt burden isn't ideal. Here are some tips for saving on wedding costs, so you can set out on your future together on solid financial footing:

Don't invite everyone. Unfortunately, the easiest way to cut costs for your wedding may also be an easy way to offend someone. But inviting fewer people means you may be able to choose a less expensive venue, save money on food and flowers and reduce other rental costs. Consider who truly needs to be at your wedding for you to be happy.

Choose timing wisely. Getting married on a Saturday in June is one way to make everything cost more. Peak wedding times means vendors will charge more for their services. By getting married in the winter or on a Friday night, you may be able to save money. Consider a morning wedding and serve brunch at your reception instead of a full dinner.

Select your venue carefully. Research the hidden costs when choosing a venue. Sometimes what appears to be the cheapest option may not be when you factor in extra costs for renting chairs, staffing costs or other unexpected fees. You also may want to consider a nontraditional venue that could cost less. Look at zoos, civic gardens, a beach or even the nice B&B down the road.

Rein in the reception. An open bar may be fun, but it's sure to cost a pretty penny. Offer a couple of signature cocktails instead or serve just a few kinds of beer and wine. Consider less expensive food options, such as chicken and pasta rather than shrimp and steak. Talented friends also may be willing to provide discounted services for your wedding — know any DJs, musicians, bakers, photographers, florists or designers who may be able to help? It doesn't hurt to ask.

It can be fun to plan your wedding and find places to trim costs. But don't forget to make room in your budget for the big things that really matter for your special day. You can save for your wedding day with help from Navigator Credit Union. Put money away in your savings account or talk to a financial advisor today to get started.

¿Está protegido contra conductores que no tienen seguro?

See article in English on page 11

Una noche cualquiera usted conduce a casa después del trabajo, cuando repentinamente, un automóvil se cruza delante del suyo causando un horrible accidente. Usted y el otro conductor están bien, pero los automóviles están verdaderamente dañados. Afortunadamente, usted tiene seguro. Lamentablemente, la otra persona no. ¡Oh no! ¿Qué sucede ahora?

Esta situación es más común de lo que usted podría pensar. A pesar de que 49 de 50 estados exigen el seguro de automóvil, uno de cada ocho conductores en los Estados Unidos no tiene cobertura.* Esto es casi 30 millones de conductores que podrían costarle a usted millones de dólares en un accidente. Y esto no incluye a los conductores con seguro, pero con cobertura mínima. Para evitar cuentas adicionales después de un accidente, podría agregar a su seguro una protección conocida como cobertura contra conductores sin seguro/sin cobertura suficiente.

Tipos de cobertura contra conductores sin seguro/sin cobertura suficiente

- **Cobertura de daño corporal por conductor sin seguro (UMBI):** Esta cobertura paga las cuentas médicas de usted y sus pasajeros si tuviera un accidente con un conductor que no tenga seguro y sea culpable del accidente. También reembolsa a usted y sus pasajeros los haberes perdidos si no pueden volver a trabajar inmediatamente. Adicionalmente, algunos seguros UMBI pueden proveer cobertura si un conductor sin seguro, o que se da a la fuga después de un accidente, lo deja herido cuando usted no está en su vehículo.

- **Cobertura de daño a la propiedad por conductor sin seguro (UMPD):** La cobertura UMPD paga los daños causados a su automóvil, que no están incluidos en la cobertura UMBI. Incluso puede cubrir los daños a la propiedad aparte de su automóvil, pero esto depende del plan individual y de la compañía de seguros. Consulte con su compañía de seguros para verificar esto y ver si usted estaría cubierto en caso de accidentes donde el conductor se dé a la fuga.

- **Cobertura contra conductor sin seguro suficiente (UIM):** La protección UIM es para cubrir situaciones cuando el conductor en falta tiene seguro, pero la póliza no cubre el costo total de los daños causados. Esta protección cubriría lo que no se paga. Al igual que con la cobertura contra conductores sin seguro, la cobertura UIM está disponible para daño corporal y para daño a la propiedad.

Si ha decidido comprar una cobertura contra conductor sin seguro/sin seguro suficiente, ahora necesita decidir el monto de cobertura que desea obtener. Los límites de cobertura pueden fluctuar de $20,000 a $1 millón. Muchos eligen obtener una cobertura UM/UIM igual al monto para daños corporales de sus coberturas de responsabilidad civil del seguro de automóvil. Si obtiene cobertura o no depende de usted (y de las leyes de su estado), no obstante, la cobertura contra conductores sin seguro generalmente es la adición menos cara a su seguro de automóvil, por lo tanto, tal vez sea hora de considerarla.

* Fuente: Insurance Research Council.

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Holiday Closings

Labor Day – September 5
Columbus Day – October 10
Thanksgiving – November 24 & 25
Christmas – December 24

Anchor Lines is produced by the Marketing Department of Navigator Credit Union. For questions, comments or suggestions for future articles, please contact Kathy Scarbrough, Editor and Chief Communications Officer, at **kathy@navigatorcu.org** or call **228-474-3452**.

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