



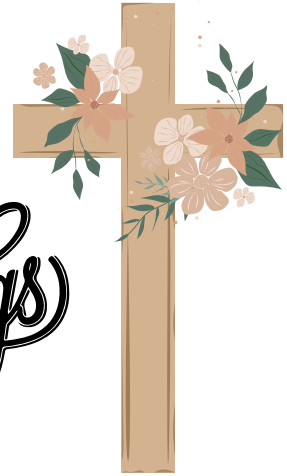
Our ministry is to be the best resource for our members to realize their financial hopes.

April 2025

In this newsletter

1. Annual Meeting
2. Shred Event
3. Taxes
4. Financial Literacy Month - Ways to save
5. Credit Union Advocacy Alert
6. System Maintenance
7. Office Closure
8. Save - SPRING FEVER discounts on fun

Easter Blessings



ANNUAL MEETING

72nd Annual Meeting

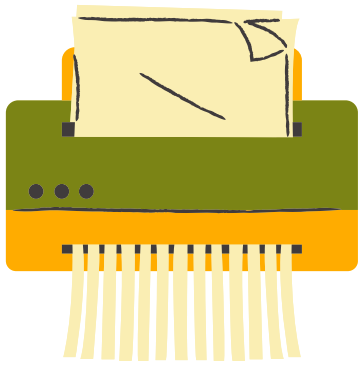
Annual Meeting and Shred Event - Saturday, May 3

This yearly event is your chance to hear about the credit union's success in the past and the challenges facing in the future. Many important decisions are made regarding your credit union and you can have a say in those decisions by attending and voicing your opinion. This opportunity only comes along once a year, don't miss out. [Annual Meeting RSVP/Registration](#)



The CommonRoots Advantage

Experience the difference of personalized service tailored just for you. We understand your financial journey is unique and deserves individual attention. Our commitment to members goes beyond simple transactions. We strive to build lasting relationships based on trust and understanding. Discover the CommonRoots Federal Credit Union advantage today.



SHRED EVENT

May 3, 9am - 1 pm

1204 Freedom Rd. Cranberry Twp., PA

This is the perfect opportunity to safely dispose of your old documents, paperwork, and clutter piling up around the house. Whether you're tackling spring cleaning or just want to protect your personal information, we've got you covered!

Bring your unwanted papers and watch them get shredded securely on-site. It's convenient, eco-friendly, and a perfect way to kick off the season feeling organized and fresh.

Grab your boxes of old files, invite your neighbors, and join us for this shredding extravaganza. Don't miss out on this Member free and safe service! Nonmembers non-perishable food donation. We can't wait to see you there!

Items Accepted for Shredding - You can securely shred any documents containing sensitive or personal information. This includes:

- Old Bills and Statements: Utility bills, credit card statements, phone bills, etc.
- Banking Documents: Cancelled checks, old bank statements, deposit slips.
- Tax Records: Outdated tax forms and supporting documents (older than the IRS recommended timeline).
- Medical Records: Documents from doctors, insurance claims, or prescription information.
- Receipts: Those with personal or financial details you no longer need.
- Personal Documents: Resumes, old applications, school records, and anything with addresses, Social Security numbers, or account information.

Items That Should NOT Be Brought - Certain materials are not suitable for shredding or may cause issues with the shredding machines. Please **avoid bringing** the following:

- Plastic Items: Binder covers, laminated documents, or credit cards.
- Metal Objects: remove binder clips or large metallic pieces.
- Electronics: CDs, flash drives, or hard drives cannot be shredded. Check for e-waste recycling events instead!
- Non-paper Trash: Food wrappers, cardboard, or general household garbage.
- Books or Magazines: These often don't contain sensitive information and can be recycled separately.
- Pro-Tips for a Smooth Shred Event
- Be Organized: Bring your papers in bags or boxes for easy unloading.
- Double-Check Documents: Ensure no important records are accidentally thrown in.
- Remove Binders or Large Clips: These can damage shredding equipment.

We look forward to a great shredding event!

Tax Loan Special

- Up to \$3,000
- Rates as low as 8.25% APR
- Take up to a year to pay
- No prepayment penalty
- Payments approx. \$261.09 per month



[Loan Application](#)

(Rate based on Fair Isaac Score and current ability to pay.)

Requires credit & income approval; Max term 12 months; New money only; Cannot be used to refinance existing CRFCU Loans for lower rates; Loan Minimum \$500; No prepayment penalty; Membership is required at loan closing; offer expires at close of business on April 30, 2025. Terms and conditions subject to change without notice.

WIN TAX SEASON!



LOVE
MYCREDIT
UNION

**Exclusive
Discounts
on Tax Prep.**

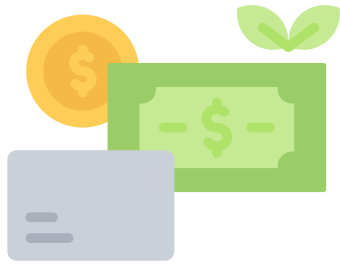
And get a chance to
win \$10,000.



H&R BLOCK

SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE





April Is Financial Literacy Month

One of the best things for personal finance is SAVINGS!

According to a recent survey, most people believe they are paying too much for streaming services.

Save on Cable and Streaming Services Without Missing Out-

Life is expensive, and it feels like prices are always on the rise. Whether it's groceries, gas, or bills, the costs keep piling up. For many of us, finding ways to save money at home has become a top priority. One area where you can make a big difference? Cutting back on cable and streaming services. It's easier than you might think to reduce your entertainment expenses without giving up your favorite shows and movies. Here's how!

Share and Save

Why pay for every streaming service on your own when you can share? Most streaming platforms allow multiple profiles on a single account, meaning you can split the cost with family or trusted friends. For example, Netflix, Disney+, and Hulu all offer multi-user plans. Just remember to check the rules and make sure you're staying within the terms of service. Sharing equals savings!

Rotate Your Subscriptions

Subscribing to too many services at once can add up quickly, especially when most only charge a small amount per month. To save money, consider rotating your subscriptions.

For instance, you can binge your favorite series on Netflix one month, then pause your account and switch to another platform, like HBO Max, the next month. By focusing on one or two services at a time, you'll save money while still getting plenty of variety.

Try Before You Buy

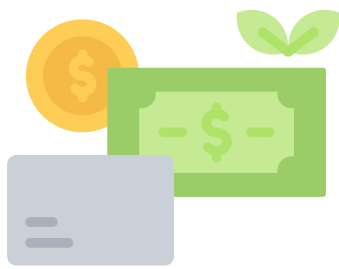
Many services offer free trials to new users. These trials typically last anywhere from 7 to 30 days, giving you the chance to explore their content for free. Just don't forget to cancel before the trial ends to avoid surprise charges. Set a reminder on your phone or calendar to help you stay on top of trial expiration dates.

Downsize Your Plan

Do you really need the highest-tier streaming package? If you're not using features like 4K resolution or multiple simultaneous streams, consider downgrading to a more basic plan. For families or solo viewers primarily watching on smaller screens, the basic tiers can save you several dollars each month without sacrificing much.

Audit Before You Auto-Renew

When was the last time you checked all your subscriptions? Many of us pay for services that we don't even use anymore. Go through your bank statements to see where your money's going each month. If there's a platform you barely watch, it's time to cancel.



April Is Financial Literacy Month continued- “

Take Advantage of Bundles

Streaming bundles are a great way to get more value out of your money. Services like Disney+ offer discounts when you add Hulu and ESPN+ to your subscription. Sometimes, your internet or wireless provider might offer free or discounted streaming subscriptions as part of a package deal. It never hurts to ask!

Cut the Cord on Cable

Traditional cable packages can be one of the biggest household expenses, but is it worth it? Many streaming platforms offer live TV services at a fraction of the cost. Options like YouTube TV, Sling TV, and Hulu + Live TV provide access to your favorite channels without the hefty price tag of cable bills. You can even pair these with an inexpensive digital antenna for free access to local channels.”

Ad-Supported Plans for the Win

If you don't mind the occasional ad break, you can save even more by choosing ad-supported streaming plans. These tend to run several dollars cheaper each month than ad-free versions. It might take an extra minute or two to watch your favorite show, but the savings might be worth it.”

Don't Forget About Free Options

There are plenty of free streaming options out there! Platforms like Pluto TV, Tubi, and Crackle offer tons of content at no cost. Sure, they might not have the absolute latest releases, but they'll surprise you with a great selection of classics, blockbusters, and TV shows.”

Borrow Entertainment From Your Library

Your local library isn't just for books. Many libraries now partner with streaming platforms like Kanopy and Hoopla to give cardholders access to movies, shows, and even live performances for free. Saving money (and supporting your community resources) has never been easier.”

Wrap-Up

Saving on cable and streaming services might seem small, but these steps can make a big difference over time. By sharing accounts, rotating subscriptions, or switching to ad-supported plans, you can keep more money in your bank account while still enjoying the entertainment you love.

Try out a few of these tips and see how much you can save. Every dollar counts, and cutting down on streaming costs might just give you the extra room in your budget to focus on other priorities. Happy saving!

Protecting Credit Unions Means Protecting Our Communities

As the leader of CommonRoots FCU, member-owned credit union, I see every day how affordable financial services impact real lives. From families building their futures, Ministry work at local churches, first-time car or first-time homebuyers to small business owners, credit unions exist to serve—not to generate profit.

But that mission is being challenged.

Congress is reviewing potential changes to the federal tax code, and among the proposals being considered is the removal of the credit union tax exemption—something that's been in place for more than 100 years. Eliminating it would hurt credit unions, yes—but more importantly, it would hurt our members.

The tax exemption isn't a loophole. It's a recognition of our structure and purpose. Unlike banks, we don't return profits to shareholders. We return them to our members in the form of lower fees, better rates, and reinvestment in our communities.

Now is the time to raise our voices. I encourage credit union members, staff, and neighbors to learn more and take action by visiting our campaign in the Grassroots Action Center .

Let's protect the credit union difference—together.

Kasi Devinney, CEO

CommonRoots Federal Credit Union

Grown from Keystone United Methodist Federal Credit Union

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DON'T TAX MY CREDIT UNION!

Take Action Today & Protect Your Credit Union

The federal income tax exemption for credit unions is critical to their ability to serve members and communities effectively. As not-for-profit, member-owned institutions, credit unions reinvest their tax savings directly into providing significant benefits to their 140 million members nationwide.

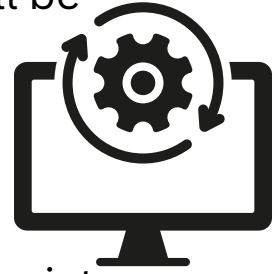


ADVOCACY ALERT

Notice of System Maintenance

Please be advised that the electronic bill payment system will be temporarily unavailable for annual system maintenance. The downtime is scheduled as follows:

- Start: 11:00 p.m. ET on Saturday, April 12, 2025
- End: 5:00 a.m. ET on Sunday, April 13, 2025



We apologize for any inconvenience this may cause and appreciate your understanding as we work to maintain and improve our services. Thank you for your patience.

Easter Office closure:
Friday, April 18



SPRING FEVER - TIME TO PLAN FOR GETAWAYS

Save with discounts from the credit union for WALDAMEER and SPLASH LAGOON. Discounted Offers Watch for more to come!!!!

