



SINCE 1966



**HONDA**  
Federal Credit Union



hello  
SPRING

BETTER

Together

MEMBER NEWSLETTER — APRIL, 2026

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## *Looking Ahead*

For 60 years, Honda Federal Credit Union has been here through every season of change. As we move into spring, this issue focuses on fresh starts, smart habits, and making sure your money continues to support what matters most to you.



# Your Wallet's New MVP: *Honda FCU Visa® Gold* Credit Card



## Reward Yourself, You Deserve it!



### Low Intro Rate

1.60% APR\* for your first 6 months.



### Bonus Points

Earn 6,000 points after spending \$60 within the first 60 days of opening your new Visa Gold.\*\*



### Everyday Value

Perfect for groceries, gas, and more.

## Ready to Get Started?

Check to see if you are Pre-Qualified by calling 800-634-6632.

To apply, please log into **Digital Banking** > **Apply for a Loan**. Hurry, this offer ends on **April 30th, 2026!**

\*APR = Annual Percentage Rate. Introductory Rate of 1.60% APR will be applied to new Visa Gold Credit Cards opened between 3/2/26 - 4/30/26 on purchases and cash advances for the first 6 billing cycles from the day your loan is approved and finalized. Visa Gold application needs to be submitted by 4/30/26 and finalized by 5/29/26 to be eligible for the promotion. Offer valid until 4/30/26. After the introductory period, the standard rate applies. All Visa credit cards are subject to approval. Verification of income may be required. Not all members may be eligible for this promotion. Terms and conditions apply. Honda Federal Credit Union membership is required. For full terms and conditions, please visit: <https://www.hondafcu.org/loans-and-credit-cards/credit-cards>.

\*\*Member must spend \$60 on their Visa Gold within the first 60 days of their card opening in order to receive 6,000 Visa Rewards Points. 6,000 Visa Rewards Points will be awarded within 60 days of the loan being approved. Reward points will be posted within your Digital Banking located in the left bar menu. Visa Rewards Points expire after 5 years. Visa Rewards Points are not earned on balance transfers or cash advances.



This special promotion is part of our 60th Anniversary celebration!

*Together, We're Better.*

# A BUCKET LIST FOR THE NEXT 90 DAYS

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The next 90 days are a sweet spot. Winter is winding down, spring is picking up speed, and summer is close enough to feel real. It's a great time to shake things up just enough to feel refreshed without overcommitting. This bucket list isn't about doing everything. It's about choosing a few ideas that make the next three months feel lighter, more interesting, and a little more intentional.





*Spring is a season of movement and possibility. This is your invitation to enjoy it, one moment at a time.*

### **GET READY FOR LIGHTER DAYS**

Do one thing that signals the season change. Open the windows on a warm afternoon, swap heavy meals for something fresh, or take advantage of longer daylight with an evening walk or outdoor dinner.

### **PLAN A SMALL ESCAPE**

This doesn't have to be a big vacation. A day trip, a weekend getaway, or even a "tourist day" close to home counts. The goal is to break routine and give yourself something to look forward to.

### **TRY A NEW SPRING ROUTINE**

Pick one habit that fits the season. Morning sunlight, a short walk after dinner, or a screen-free wind-down in the evening. Spring makes it easier to reset routines that felt harder in winter.

### **DO A FINANCIAL CHECK-IN**

Spend an hour reviewing accounts, subscriptions, or goals you set earlier in the year. Think of it as spring cleaning for your finances. No judgment, just awareness.

### **LEARN OR TRY SOMETHING NEW**

A new recipe, a hobby, a class, or even a different way of spending your free time. New experiences make time feel fuller, even when life is busy.

### **REFRESH YOUR SPACE**

Clear out one area that's been ignored all winter. A closet, a desk, a digital folder, or a junk drawer. Small resets often bring an outsized sense of relief.

### **SAY YES TO SOMETHING SPONTANEOUS**

Not everything needs to be planned. A last-minute invite, an unplanned evening out, or a change in routine can be the highlight of the season.

### **MAKE A SPRING MEMORY**

Think ahead to something you'll remember when summer arrives. It might be simple, but intentional moments tend to stick.

# FALL IN LOVE WITH YOUR FINANCES

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Money is often framed as something to control, fix, or worry about, but a healthier relationship with finances starts with a different mindset. Instead of aiming for perfection, the goal is to feel informed, confident, and supported by the choices you make. When money works in service of your life, rather than against it, everything feels more manageable.

## **SHIFT THE MINDSET**

Rather than thinking about money only when there is a problem to solve, it helps to see it as a tool that supports what matters most to you. Whether your priorities include stability, flexibility, family, travel, or peace of mind, your finances should help make those things possible. When spending, saving, and planning are aligned with your values, decisions tend to feel clearer and less stressful.

## **BUILD HABITS THAT FIT YOUR LIFE**

The most effective financial habits are the ones you can realistically maintain. Overly strict budgets or complex systems often fade over time, while simple routines tend to stick. Small actions like automating savings, checking accounts regularly, and paying attention to spending patterns can quietly build momentum without feeling overwhelming or restrictive.

## **MAKE ROOM FOR ENJOYMENT**

A sustainable financial plan leaves space for enjoyment because feeling deprived makes it harder to stay consistent over the long term. Planning for things you enjoy, whether that is an occasional meal out, a hobby, or a small splurge, helps create balance and keeps finances from feeling like a source of frustration. Responsibility and enjoyment do not have to compete with each other.

## **CHECK IN WITHOUT STRESS**

Avoiding finances often increases stress rather than reducing it, while regular check-ins help keep things manageable. Taking a little time to review balances, track progress, or adjust goals can prevent small issues from becoming bigger ones and build confidence over time. Awareness does not have to be time-consuming to be effective.

## **CONFIDENCE BUILDS GRADUALLY**

Feeling good about your finances rarely happens all at once. It develops through steady habits, small wins, and a clearer understanding of where you are and where you want to go. Falling in love with your finances is not about doing everything perfectly. It is about creating a system that works for your life now and supports what comes next.



*When money works in service of your life,  
everything feels more manageable.*

# IS YOUR MONEY WORKING HARD ENOUGH?

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You put a lot of effort into earning your money, but when was the last time you checked in on how well it's working for you? A quick review now and then can help ensure your accounts, habits, and tools still support your life and goals. Financial tools are most effective when they evolve as your life changes.

*Financial tools are most effective when they evolve as your life changes. What worked well in the past may need a simple update today.*

Most people work hard for their money, but it's easy to forget to check whether that money is **still working as hard as it could be**. Over time, accounts, habits, and financial products can slip into autopilot. A simple review now and then helps make sure everything still fits your life and your goals.

A good place to start is with your everyday accounts. Checking and savings accounts form the foundation of your finances, so it's worth asking a few basic questions. Are your accounts easy to manage? Are you earning interest where possible? Do your balances reflect how you actually use your money day to day? Small adjustments, such as separating savings by goal or setting up automatic transfers, can make money management feel more intentional without adding complexity.

Savings is another area that benefits from an occasional reset. Goals change, and what made sense a year ago might not reflect your priorities today. Reviewing emergency funds, short-term savings, and longer-term plans can help you see what's working and what might need a small adjustment. Even modest changes can have a meaningful impact over time.

It's also important to understand how debt fits into the picture. Interest rates, balances, and payment schedules all affect how much of your money goes toward future goals versus interest. **Knowing where you stand creates clarity**, and clarity makes it easier to make informed decisions without feeling overwhelmed.

*This isn't about making big changes or chasing trends.* It's about awareness. Alerts, automatic payments, and digital access can help you stay organized and avoid surprises, while reducing the need for constant attention. As life changes, whether through new opportunities, shifting priorities, or growing responsibilities, checking in on your financial setup helps ensure it continues to support you.

Making sure your money is working hard enough does not require a full overhaul. **A little awareness and a few thoughtful updates can go a long way** toward keeping your finances aligned with your life.

## A QUICK FINANCIAL CHECK-IN

*A simple way to see if your money setup still fits your life.*

- Do my checking and savings accounts reflect how I actually use my money today?
- Am I earning interest where possible, or could my money be doing more in the background?
- Are my savings goals still relevant to my current priorities?
- Do I know my current balances and interest rates without having to guess?
- Are alerts or automatic payments set up to help avoid surprises?
- Have I reviewed my accounts together in the past year?
- If my life has changed recently, have my finances changed with it?





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***Together, we're better.***

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[hondafcu.org](http://hondafcu.org)

**SUBMIT YOUR COMMENTS  
OR SUGGESTIONS**