# Find Your Path to Financial Wellness

# A free service for McCoy Federal Members



## **Expert Financial Guidance**

As a valued member of our credit union, we are providing you with free access to money management and financial education services.

Our credit union has teamed up with GreenPath, a financial education and counseling program. You will enjoy unlimited access to financial counselors without paying anything - it's free!

You can receive assistance with:

- Personal and family budgeting
- Understanding your credit report and how to improve your score
- Money management
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession

GreenPath can give personalized answers to your individual needs. To speak to a GreenPath financial counselor, call today!

1-877-337-3399

Monday- Thursday: 8 am to 10 pm EST Friday: 8 am t o 7 pm EST Saturday: 9 am to 6 pm EST www.greenpathref.org

#### Free Financial Counseling

We offer free financial guidance without a sales pitch. A caring, certified GreenPath expert will help you explore options for easing financial stress and achieving your financial goals. We'll develop a personalized action plan just for you.

### Debt Management Plan

If you have credit card debt, you may qualify for a GreenPath debt management plan. We set up a repayment plan with your creditors that may stop collection calls, reduce interest and eliminate fees. You could pay off your principal balances faster while saving thousands of dollars.

### **Credit Report Review**

Learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.

### **Housing Services**

Are you behind on your rent or mortgage? GreenPath's housing experts can help you get back on track. Buying a home? We'll help you navigate the home buying process and prepare for home ownership. Considering a reverse mortgage or home equity loan? We'll help you determine if it's right for you.

### Student Loan Debt Counseling

We'll help you look into student loan repayment options that can postpone or lower your payments. Learn the pros and cons of each option so you can make an informed decision.

#### Online Education

- Visit www.greenpathref.com for free eCourses, videos, webinars, calculators and other resources.
- Access free budgeting software at www.mccoyfcu. org/resources/financial-counseling.
- Go to www.CheckRight.org for help with managing your checking account.



www.greenpathref.org 1-877-337-3399



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