Common Connection

A quarterly communication for our CommonWealth Community ◆ Winter 2026

How Clutter Affects Stress

A cluttered space can make it harder for your brain to focus, which can lead to feeling overwhelmed. When your space feels overwhelming, everyday decisions—including financial ones—can start to feel harder, leading to procrastination or avoidance.



How Disorganization Impacts Your Finances

Disorganization doesn't stop at physical clutter; it often shows up in how we manage money, too.

Wasting time and money. Misplaced keys, receipts, or bills lead to delays, missed refunds, and late fees.

Difficulty managing money. Disorganization can spill into your financial habits, making it harder to stay on top of spending, debt, or budgeting.

The hidden cost of clutter. Paying for storage adds up over time, misplaced items often get repurchased, and forgotten subscriptions or memberships can keep charging you month after month.

6 Steps to Declutter Your Home

Small, steady steps can make decluttering easier and more manageable.

1. **Start with one room.** Focusing on a single area keeps the process from feeling overwhelming and builds momentum.
2. **Sort items into categories.** Grouping similar things together helps you see what you have and where it belongs.
3. **Remove what you no longer need.** Donate or discard items that are worn out, broken, or no longer useful.
4. **Sell or consign excess items.** If you find duplicates, choose the one you like best and let the extras go.
5. **Create a home for important papers.** Choose one spot for mail, bills, and documents. Going paperless and centralizing bills with an online bill pay service can make this even easier.
6. **Create a routine.** Small habits help maintain an organized space, and regularly reviewing accounts and transactions supports financial organization too.

It's Free and Good for You

Decluttering costs nothing and can even put money back in your pocket. It supports your mental well-being, reduces stress, and helps you avoid repeat purchases. Once your space feels more organized, you may find it easier to focus on other financial goals.

Clear More Than Clutter.

CommonWealth's Certified Money Coaches can help you organize accounts, review subscriptions, and create a plan that reduces stress and supports your financial well-being—at no cost to you.

While You're Getting Organized, Plan for the Unexpected!

Now that you've earned and saved a little extra by shedding excess items, be sure to include emergency savings in your organizational plan.

Our **Emergency Savings Account** is designed to help you build a cushion and plan for life's financial surprises. You can open the account with as little as $25, and for a limited time, we will match your initial $25[1]—boosting your savings. Then, as your balance grows, your rate will continue to increase, up to **3.00% APY***.

*APY=Annual Percentage Yield. The Emergency Savings account is a tiered high-yield account. Rates are variable and subject to change at any time. Minimum deposit required to open Emergency Savings is $25. Limit one Emergency Savings account per member. Offer is subject to cancellation without notice and cannot be combined with any other offer. The maximum deposit is $250,000. Fees may reduce earnings. To qualify for the Emergency Savings APY, you must meet the following requirements by the end of each month: an automatic transfer, direct deposit, or ACH deposit transactions totaling $25 or more per month. Membership in CommonWealth is required. All new accounts will be verified by Chex Systems. Offer is subject to cancellation without notice and cannot be combined with any other offer.

[1]Promotional Offer. CommonWealth Central Credit Union will deposit $25 into the Emergency Savings Account after the member makes the initial $25 deposit required to establish the account. Members receiving cash or non-cash gifts in excess of $10 are subject to IRS reporting on Form 1099-INT. This offer is subject to cancellation at any time.

Coming Home Just Got Sweeter: Refinance with CommonWealth

Your home's equity is one of the most powerful financial tools you have, and where you keep your HELOC or Home Equity Loan can make a bigger difference than many homeowners realize. If your loan is currently with another lender, now may be the perfect time to bring it to CommonWealth and start ahead instead of behind.

When you bring your HELOC or Fixed Second Mortgage from another lender home to CommonWealth, you'll receive **up to $4,000 rebate toward your loan***. Take advantage of this special opportunity to reap all the benefits of our Premium HELOC, plus **reduce your principal balance before you even start paying**.

Our Premium HELOC features:

- Rates as low as 7.00% APR[1]
- No Closing Costs
- No Third-Party Fees
- Up to 80% CLTV
- 10-year draw period, 20-year repayment
- Borrow between $10,000 and $400,000

CommonWealth's HELOC rebate program* is designed to help you save money right from the start when you transfer your HELOC or Home Equity Loan from another financial institution.

Ready to bring your equity home and make progress that feels good and goes further? Contact us to get started today!

Why Consider a HELOC?

Refinancing your HELOC or Home Equity Loan to CommonWealth is more than a one-time savings opportunity. You also gain the long-term flexibility and financial advantages that come with having a HELOC.

Even if you don't currently have a HELOC or Home Equity Loan, learning how a HELOC works can help you use your home's equity more strategically. It's a flexible, affordable borrowing option that can support your financial stability and goals over time. Visit wealthcu.org, give us a call or stop by a branch to learn more.



*Premium HELOC 1% Rebate offer valid only on HELOC or Fixed Second Mortgage balances transferred from another financial institution. A 1% cash back credit will be applied to the principal balance at loan closing, up to a maximum of $4,000. Refinancing of existing CommonWealth HELOC or Fixed Second Mortgage loans does not qualify. If the HELOC is closed within 24 months, all waived fees associated with loan origination will be reimbursed to the credit union. Cash back incentives of $600 or more are subject to IRS reporting on Form 1099-MISC.

[1] APR = Annual Percentage Rate. Premium Home Equity Line of Credit. The rate you receive will be based on certain creditworthiness. The APR of a HELOC can vary and are based on Prime Rate plus a margin of 0.00% to 5.00% based on credit rating. The APR is subject to change on the 10th of each month, based on changes to the Prime Rate, the highest Prime Rate published in the Wall Street Journal "Money Rates" table on the 20th of the prior month. Minimum APR 4.00%, maximum APR 18%. During the draw period, you may withdraw (advance) funds up to your credit line limit and pay interest accrued on that balance monthly. After the draw period, you may not withdraw any more funds from the line. Your loan is then amortized, and you begin to pay the principal and interest monthly. Premium HELCO up to 80% CLTV with loan amounts of $10,000 to $400,000 and there are no early closure fees and no prepayment penalty. All third-party fees associated with the loan at origination that were not collected at the time of origination will have to be reimbursed to the credit union if the line of credit is closed within 24 months of the opening date. All rates are subject to approximate loan term limits, and certain restrictions may apply. There are no application processing fees for new HELOCs. Borrowers who refinance an existing CommonWealth HELOC will be subject to a $500 application processing fee.

Holiday Closings

Martin Luther King Jr. Day
Monday, January 19, 2026

Presidents' Day
Monday, February 16, 2026

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COMMONWEALTH central credit union
P.O. Box 641690 ◆ San Jose, CA 95164-1690

Equal Housing Lender. Federally Insured by NCUA.

Annual Meeting *Save the Date!*

As a member, you're invited to our Annual Meeting. Join us Thursday, April 23, 2026 to learn about all of the exciting things CommonWealth accomplished in 2025 and our outlook for the future. More details coming soon!

Your Partner in Finances and Education

Our annual $1,000 Educational Scholarship Program is now open for applications!

At CommonWealth, we understand that everyone's educational path is unique, just like your path to financial wellness. We want to be there to partner with you, no matter what your goals are or when you decide to conquer them. Whether you're just starting your academic journey or returning to school, our scholarship program is your opportunity to thrive and invest in your future.

High School Senior Scholarship

Open to high school students in the Class of 2026 who are passionate about creating positive change in their communities.

Adult Member Scholarship

Designed for members furthering their education at a community college, university, or trade school, while continuing to make an impact in the lives of others.

Apply now and take a confident step toward a brighter future!
For more information or to apply, visit **wealthcu.org/educational-scholarship**.



Be Aware. Keep Your Information Safe.

- CommonWealth will never contact you to ask for your Online Banking password, Secure Access Code, PIN, or Social Security Number.
- Calls, texts, or emails asking for this info aren't from us—don't respond.
- Unsure? Call (800) 564-1588. We're happy to help.

Account security goes hand-in-hand with financial security, and we're here to partner with you every step along the way.