MEMBERSFIRST CREDIT UNION

FIRST FORUM

Your Source for Financial Solutions

Spending Guilt: How to Stop Beating Yourself Up Over Money

It happened again: that knot that often appears in your stomach just after you click "purchase."

"I should have saved that money."
"Did I really need this?"
"Why can't I stick to my budget?"

If this internal dialogue hits home, take a deep breath. You are not alone, and you're certainly not broken. Financial anxiety affects many in our current economy and it can feel heavy.

You're Part of a Very Large Club

Did you know that 52% of Americans frequently feel guilty about their spending choices, and nearly 80% experience guilt over nonessential purchases?

These numbers tell an important story: Spending guilt isn't a character flaw or a sign of poor money management. It's a deeply common human experience. The shame you feel isn't evidence that you're bad with money; it's just the result of navigating a complex financial world.

Where This Guilt Really Comes From

Our relationship with money begins long before our first paycheck. Our childhood experiences create powerful emotional blueprints that follow us into adulthood:

- **Financial stress at home:** Growing up around constant worry about bills can make any adult spending feel unsafe.
- **Strict money rules:** Households where spending was heavily criticized can create adults who feel anxious about even necessary purchases.
- **Money as morality:** If saving was praised as a virtue and spending viewed as a flaw, enjoying your money can feel wrong.

Psychologists call these "money scripts" – unconscious beliefs formed early in life. Recognizing them is the first step to breaking free from outdated emotional habits.

Breaking Free From Guilt Patterns

You can learn to make purchases without spiraling into regret. Financial and mental health experts recommend these gentle, practical approaches:

- **Pause and explore:** Instead of criticizing yourself, name the emotion. Are you anxious about security or just feeling guilty about practicing self-care?
- **Budget with information, not shame:** Review your spending objectively. Awareness works much better than self-punishment when shaping financial habits.
- **Question inherited beliefs:** Ask yourself, "Is this childhood belief about money actually true for my life today?"
- **Build enjoyment into your plan:** Allocate a specific "joy fund" in your budget. When spending is purposeful, the guilt disappears.

Moving Forward Together

Learning to spend without guilt is a skill that takes patience and practice. If spending guilt has been weighing on you, remember that we are here for you.

MembersFirst offers resources and compassionate, personalized support to help you build a healthier relationship with money. Our financial counselors understand that money management is about both practical skills and emotional well-being. We're here to help you reach your financial goals – free of judgment – while still honoring your need for flexibility, comfort and joy.

Start the conversation at: membersfirstga.com/ccufc

WHAT'S INSIDE

TECH SAVVY: UNDERSTANDING YOUR LAYERS OF DIGITAL DEFENSE

At MembersFirst, protecting your financial safety means securing every corner of your digital life. Cybersecurity is more than just a strong password – it is a multilayered shield designed to protect your devices, networks and personal data from hackers and scammers.

To help you stay safe online, here is a quick look at the different layers of defense protecting your digital world, along with how they look in everyday life:

- **Network & Cloud Security:** Protects the digital highways and online servers that connect your devices.
  - o Example: When you avoid using public Wi-Fi at a coffee shop to log in to your online banking, you are keeping your network traffic safe from nearby hackers.
- **Application & Mobile Security:** Ensures the apps and software on your phone or computer are securely updated to resist external threats.
  - o Example: Regularly updating your smartphone's operating system and apps ensures you have the latest security patches against new glitches and bugs.
- **Information & Operational Security:** Safeguards the privacy, integrity and daily handling of your most sensitive data.
  - o Example: Shredding physical bank statements before throwing them away and never emailing your Social Security number are great habits for keeping your data secure.
- **Identity Management:** Controls the verification process, making sure only you can access your accounts.
  - o Example: Enabling Multi-Factor Authentication (MFA), where you receive a text message code in addition to typing your password, adds a vital extra lock to your accounts.

Your Final Line of Defense: Stay Alert

While we work hard behind the scenes to keep these layers secure, you are our most important partner in fraud prevention. Please remember that MembersFirst will never call, text or email you to ask for your account number, full card information or online banking password, even if it appears the call is coming from us. Additionally, you should never share your login credentials for your online banking or payment apps with anyone. If you ever receive a suspicious request for this information, hang up and contact us directly at 404-978-0080.

REFINANCE OR FIND YOUR NEXT RIDE THE SMART WAY!

Why pay more for your current car? Refinance a vehicle not currently financed with us to lower your payments, or use our stress-free car-finding tools to simplify your search.

- **Lower Your Monthly Payment:** Drop your rate and save big when you refinance your current auto loan.
- **Hassle-Free Car Finding:** Connect with our trusted partners like Enterprise Car Sales and Auto Assistance to find a great deal before you even visit the lot.
- **Total Protection:** Protect your investment with affordable add-on services like GAP and Extended Service Warranties.

Perks of Refinancing With MembersFirst:

✓ Low, affordable rates – starting at 4.15% APR*
✓ Fair terms with no prepayment penalties
✓ Affordable GAP Insurance[1]
✓ Truly valuable service warranty
✓ Discounts on auto insurance with TruStage™

Explore Vehicle Loans & Services: membersfirstga.com/auto-loans

*APR=Annual Percentage Rate. Qualifications are based on an assessment of individual creditworthiness and our underwriting standards. Rates are as of 6-10-26. Visit membersfirstga.com/auto-loans for more details. [1]GAP, warranty and insurance services are available and provided through credit union affiliates. Separate terms and conditions apply.

Celebrate. Remember. Fight Back.

Participating in the 2026 Paulding County Relay for Life event is a powerful reminder of what a community can achieve when it unites for a common purpose. As a proud sponsor, our team raised more than $8,900 in donations so far to fund critical research and patient support services. Every dollar represents a shared commitment to our true mission: why we relay. As many of our valued team members and credit union members have been impacted in some way, we walk to lift up and support the survivors, to stand shoulder-to-shoulder with those currently battling cancer and to honor and remember the beautiful lives of those we have lost. This event is a symbol that the fight against cancer never stops, and we are deeply grateful to play a part in bringing our community closer to a future free from cancer.

ADDED SECURITY, EXTRA PEACE OF MIND

Reminder: We've added an extra layer of security in online banking to protect your account. A One-Time Passcode (OTP) sent by text message to your mobile phone number will now be required to access certain areas of online banking. When prompted, simply enter the code directly into the mobile or online banking screen to continue.

Remember: MembersFirst will never ask you to provide this code. You should never share this code with anyone.

CU HAPPENINGS!

HOLIDAY CLOSINGS

Labor Day
Monday, September 7, 2026

Columbus Day (Indigenous Peoples' Day)
Monday, October 12, 2026

MembersFirst takes great pride in making a positive difference in the lives of our members, team members, partner hospitals, schools and businesses in the communities we serve. Check out some of our activities as we CU in our community!

"Will you make a difference?"
Eddie Fincher recently visited Joelle Whitener's class at Crossroads Middle School to speak with students about the importance of financial literacy. During his presentation, he challenged the students with a powerful question: "Will you make a difference?" The message clearly resonated. Following the visit, Ms. Whitener shared that the students were deeply inspired not only by the financial lessons but also by the call to action, noting that they felt motivated to be kinder to others and grateful for the great example he set.

Thank You, Dr. Lewis!
MembersFirst wishes a very happy retirement to Dr. Angie Lewis of the Savannah-Chatham County Public School System! Dr. Lewis has been an incredible partner and champion for financial literacy, helping us bring vital financial education to both students and staff. We are deeply grateful for her dedication to the community, especially her work to bring the Foundations of Homeownership program to the SCCPSS community. Pictured: Ashley DuBois (MFCU) and Dr. Lewis celebrating their long-standing collaboration.

Supporting Literacy and Community
It was inspiring to see so many families celebrating literacy together at the annual **SCCPSS Books, Blankets and Family Fun Day** at Daffin Park in Savannah! MembersFirst shared resources on financial wellness and promoted the importance of teaching financial literacy at a young age. Thank you to the student volunteers from the work-based learning program at New Hampstead HS for your help throughout the day!

MEMBERSFIRST CREDIT UNION

Locations and Contact Information

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Branch Locations

Visit a branch near you.
Austell, Decatur, Douglasville, Hiram, Marietta, Newnan, Pooler, Sandy Springs and Savannah.

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(912) 352-0059

Website
membersfirstga.com

This credit union is federally insured by the National Credit Union Administration.

EQUAL HOUSING LENDER

Download our free Mobile Banking App from Google Play™ or the Apple® App Store. Just search "membersfirstga."

CU SUCCEED SCHOLARSHIP DRAWING

Calling all CU Succeed members! Our next CU Succeed Scholarship drawing takes place on July 31. Be sure to get those impressive report cards turned in by July 29!

Want to open a CU Succeed student account? Learn more about this benefit at **membersfirstga.com/scholarships.**