



Navigating Life's Twists and Turns:

How Stoughton Credit Union Travels the Road With You

From first jobs to family life and big purchases, Stoughton Credit Union is your co-pilot on the road of life. Learn how SCU supports you with financial tools, advice, and real-life guidance.

Picture this: you're cruising down a long prairie highway—windows down, coffee in hand, maybe a dog in the passenger seat. The sun's rising on a new season of your life, and you're wondering... what's next?

At Stoughton Credit Union, we believe life is a journey, not a destination. And like any good road trip, it helps to have a reliable co-pilot. One that doesn't just hand you a map, but helps you read it—offering directions, snacks (well, maybe not snacks), and the kind of advice that keeps you moving forward. Whether you're a young adult just starting out, a growing family navigating new expenses, or a farmer planning your next big investment—we're here to ride shotgun.

◆ Life Isn't One-Size-Fits-All (And Neither Are Finances)

One of the most important lessons in financial wellness? There's no perfect route. Everyone's life map looks different. But there are a few key pit stops most of us hit along the way:

- Getting that first "grown-up" job and learning how to budget (hello, paydays and utility bills).
- Buying a reliable vehicle to get to work, school, or hockey practice.
- Purchasing your first home and realizing the paperwork isn't as scary when someone explains it in plain English.
- Expanding the family, along with the grocery bill and childcare planning.
- Investing in your farm, your land, your legacy.
- Preparing for retirement, or even helping your parents manage theirs.

Wherever you are, SCU is here to help you think ahead without losing sight of where you are today.



◆ Smart Financial Moves for Real Life

Here are a few road-tested tips we share with members—especially those in their 20s to 40s—who are figuring out what comes next:

1. Treat Saving Like a Habit, Not a Goal

Saving isn't something you "arrive at." It's something you practice. Even setting aside \$25 bi-weekly into a separate savings account gets the ball rolling—and creates confidence.

➡ **Pro Tip:** Set up an automatic transfer that happens on payday. If you don't see it, you won't spend it.

2. Don't Just Buy the House—Plan to Live in It

Your mortgage shouldn't leave you house-poor. We help you look at more than just your approval amount—like insurance, taxes, energy costs, and your lifestyle.

➡ **Think long-term:** Can you still travel? Save for emergencies? Replace the furnace in five years? We'll help you see the full picture.

3. Debt Isn't a Dirty Word

Vehicle loans, equipment financing, student lines of credit—they all serve a purpose when managed well. The key is knowing what you're borrowing for and having a realistic repayment plan.

➡ Our team can help you balance borrowing with budgeting, so you don't just keep up—you get ahead.

◆ Farmers, Families, First-Timers—We Know the Road You're On

We're proud to live and work in the same communities as our members. We get what it means to finance a grain bin before harvest, or plan for maternity leave while also shopping for a used SUV with more car seat space. These aren't just numbers on paper—they're your real life, and we treat them that way.

That's why when you walk into our branches in Stoughton or Kisbey, you're not just getting a transaction. You're getting a conversation. Advice. Laughter. Maybe even a story or two from someone who's walked a similar path.



◆ Let's Chart Your Course—Together

Your life map isn't a straight line—and we wouldn't want it to be. It's a series of moments, detours, and dreams waiting to unfold. And while we can't predict the road ahead, we can promise to be there with the tools, guidance, and heart to help you through every step.

So wherever you're headed next—first home, new truck, growing family, or a second quarter combine upgrade—SCU is ready when you are.

Your journey. Your goals. Your credit union.

👉 Ready to take the next step? Stop by our Stoughton or Kisbey branch, or give us a call. Let's map out what's next—together.

Join Us and See How We CU.

