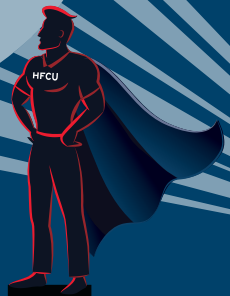


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# CHAMPIONS OF FINANCIAL FREEDOM

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WINTER  
2025

MEMBER NEWSLETTER!!!

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**"YOU DON'T NEED TO BE BULLETPROOF  
TO BE A HERO. YOU JUST NEED TO CARE."**

**- THE FLASH**

# EVERDAY ACTS OF KINDNESS

Kindness

Changes

Everything

## SMALL GESTURES, BIG IMPACT

Not all heroes wear capes—some just carry an extra coffee, hold the door open, or send a kind message. **Random Acts of Kindness Day is observed on February 17, but true champions of kindness make a difference all year long.** Small, everyday actions have the power to create a ripple effect, making the world a better place one good deed at a time.



### BE A HERO IN EVERYDAY LIFE

- Give a compliment** – Words have power! A kind remark can brighten someone's day.
- Lend a helping hand** – Hold a door, help carry groceries, or assist a neighbor.
- Pay it forward** – Cover a coffee for the person behind you in line or leave a bigger tip than usual.
- Share knowledge** – If you have expertise, mentor or guide someone who could use a boost.

### STRENGTHEN YOUR COMMUNITY

- Support local businesses** – Shop small and leave positive reviews.
- Donate to those in need** – Clothing, food, or time—every contribution counts.
- Be a good neighbor** – Offer to help with yard work, pet sitting, or just check in.
- Volunteer like a hero** – Whether it's giving blood, cleaning up a park, or helping at a shelter, every act matters.

### SUPERPOWERS AT WORK

- Recognize greatness** – Give a coworker a shoutout for their hard work.
  - Bring the team together** – Surprise your team with coffee, snacks, or a handwritten note.
  - Be a force of positivity** – A good attitude and a kind word go further than you think.
  - Boost morale** – Help someone out with a project or offer encouragement.
- ### DIGITAL GOOD DEEDS
- Use your platform for good** – Share uplifting stories and engage with positive content.
  - Be a beacon of encouragement** – A supportive comment can make someone's day.
  - Send a thoughtful message** – A simple “thinking of you” text means a lot.
  - Endorse a hero** – Leave a positive review or recommend someone's skills on LinkedIn.

# HEART HEALTH TIPS FOR A STRONGER YOU



## SMALL STEPS FOR A HEALTHIER HEART

February is **American Heart Month**, a time to focus on one of the most vital parts of our health—our hearts. Cardiovascular disease remains one of the leading health concerns in the U.S., but the good news is that small, consistent habits can go a long way in protecting your heart. Whether it's through movement, nutrition, or stress management, making even minor adjustments can have lasting benefits.

### MOVE MORE, SIT LESS

One of the most effective ways to support heart health is through regular movement. Experts recommend at least 30 minutes of physical activity most days of the week, but that doesn't mean you need to spend hours in the gym. Walking, stretching, or even taking the stairs instead of the elevator can make a difference. The key is consistency—finding enjoyable ways to move keeps your heart strong and your energy levels high.

### EAT FOR HEART HEALTH

What you eat also plays a major role in cardiovascular health. A diet rich in fruits, vegetables, whole grains, and lean proteins helps maintain healthy cholesterol and blood pressure levels. Foods high in omega-3 fatty acids, like salmon and walnuts, support heart function, while limiting excess sodium and added sugars reduces strain on the heart. Hydration is equally important, as staying well-hydrated helps circulation and overall cardiovascular function.

### MANAGE STRESS AND REST WELL

Managing stress and prioritizing rest are often overlooked but are just as crucial as diet and exercise. Chronic stress can contribute to high blood pressure and other heart-related issues, so finding ways to unwind—whether through deep breathing, meditation, or a simple walk—can have lasting benefits. Sleep also plays a critical role. Getting seven to nine hours of quality sleep per night allows your heart to recover and function at its best.

### KNOW YOUR NUMBERS

Understanding personal health metrics is another important step. Regularly monitoring blood pressure, cholesterol levels, and blood sugar can help detect potential issues early. Routine check-ups with a healthcare provider ensure that any concerns are addressed before they become serious problems.

A large heart shape is formed by several hands of different skin tones reaching up from the bottom and sides. The heart is outlined in red and has a light pink fill. Inside the heart, there is text.

Taking care of your heart doesn't require drastic changes—small, sustainable steps can lead to lifelong benefits. By staying active, eating well, managing stress, and keeping up with regular health checkups, you're making an investment in your well-being. A healthy heart means more energy, better focus, and a greater ability to enjoy the moments that matter most.

# WINTER TO SPRING TRANSITION TIPS

## REFRESH, RENEW, AND SPRING FORWARD

Winter was cozy, but it's time to shake off the chill and step into spring! As the days get longer and the air a little warmer, a seasonal reset can help you **clear out the clutter, freshen up your space, and get ready for sunnier days ahead**. Whether you're tidying up, prepping your garden, or adding a few cheerful touches to your home, these simple tips will have you feeling ready to take on the new season.

## DECLUTTER AND LIGHTEN UP

Winter has a way of piling up extra stuff—heavy blankets, holiday decorations, and those impulse online shopping purchases. Start your seasonal reset by going through closets, storage spaces, and even the junk drawer. Sort items into keep, donate, and toss piles to free up space and make room for the new season. Lighter, breathable fabrics can replace thick winter layers, and a good deep clean can clear out dust that's been trapped indoors all season long.

## PREPARE YOUR GARDEN FOR GROWTH

If you have a green thumb (or want to develop one), early spring is the time to wake up your garden. Start by clearing out winter debris, pruning back overgrown plants, and turning over soil to get it ready for new growth. If you're planting flowers or vegetables, check the ideal planting times for your area and start with hearty, early-spring varieties. No yard? No problem! Indoor plants or a small herb garden in your kitchen can bring a touch of greenery into your space and improve air quality.



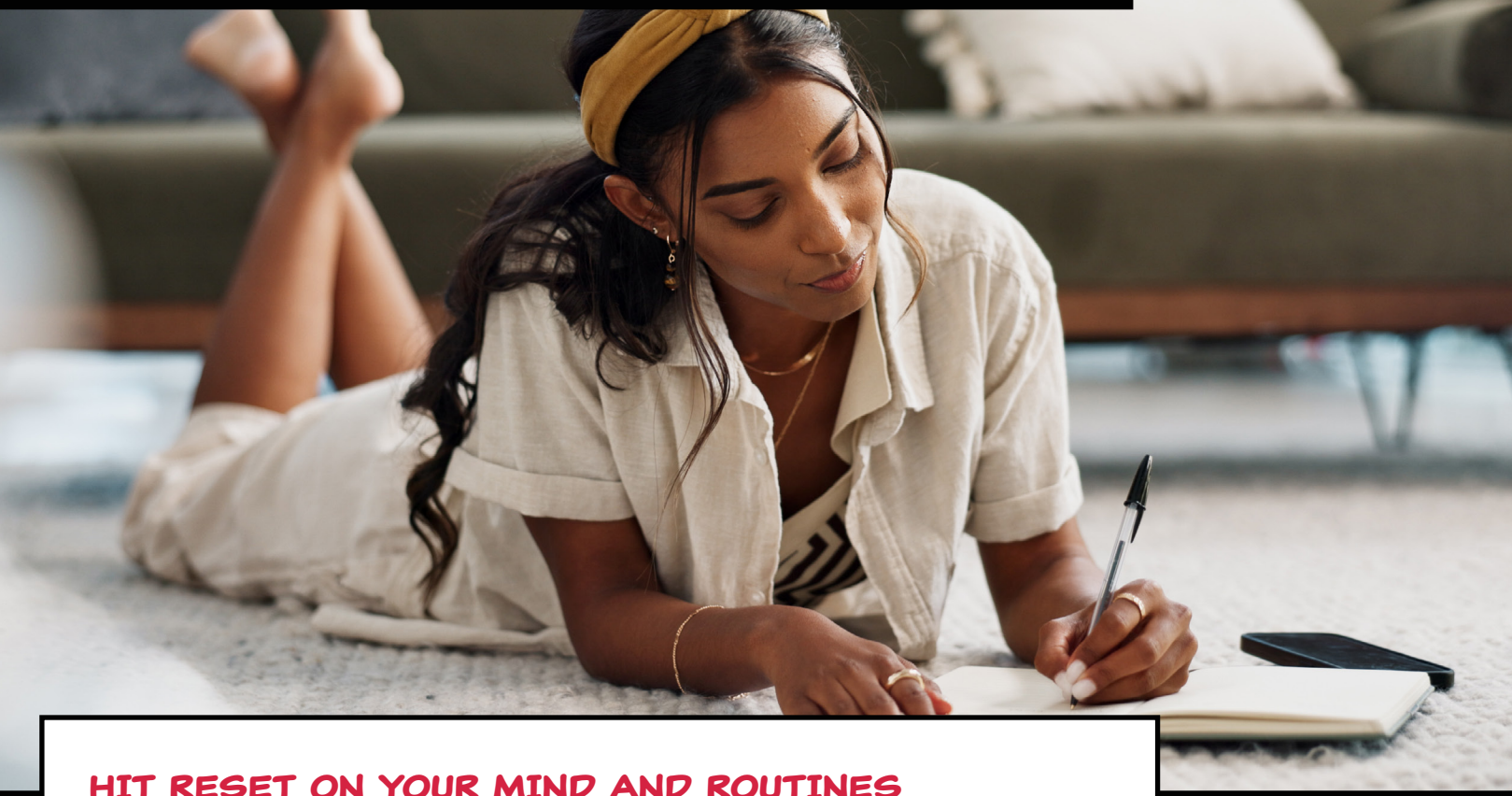
## REFRESH YOUR HOME FOR A NEW SEASON

Spring is all about renewal, and even small changes can make your space feel fresh and inviting. Swap out heavy winter scents for lighter, citrus or floral-based fragrances. Open windows to let in fresh air and shake off that winter stuffiness. A quick rearrange of furniture or adding a pop of color with fresh flowers or seasonal décor can breathe new life into any room.

## POWER UP FOR A STRONG START

With a little effort now, you'll be ready to make the most of the months ahead. A decluttered space, a refreshed home, and a thriving garden can boost your energy and set the tone for a bright, new season. So open those windows, shake off those winter blues, and get ready to spring forward!

# SPRING CLEANING FOR THE SOUL



## HIT RESET ON YOUR MIND AND ROUTINES

Spring cleaning isn't just for dust bunnies and junk drawers—it's also the perfect time to **shake off the mental cobwebs, reset your routines, and bring more balance into your daily life.** Think of this as a **spring refresh for your soul**, a chance to clear out the stress and make room for what really matters. Use this checklist to **lighten up, recharge, and step into the new season feeling your best!**

### ☑ **DECLUTTER YOUR MIND**

- ☐ **Write it out** - Jot down your thoughts, to-do lists, or small wins in a journal.
- ☐ **Take a two-minute reset** - Try deep breathing, stretching, or quiet stillness.
- ☐ **Unplug for a bit** - Give your brain a break from screens and endless scrolling.
- ☐ **Get outside** - A walk, fresh air, or a change of scenery can instantly clear your head.

### ☑ **REFRESH YOUR DAILY ROUTINES**

- ☐ **Tweak your morning or evening routine** - Make time for something that energizes you.
- ☐ **Swap screen time for something better** - Read, listen to a podcast, or enjoy a quiet moment.
- ☐ **Take mini-breaks throughout the day** - Move, stretch, or step away to reset your focus.
- ☐ **Add a little joy to your day** - Play music, light a candle, or treat yourself to something small.

### ☑ **LET GO OF THE EXTRA BAGGAGE**

- ☐ **Say no without guilt** - Protect your time and energy from unnecessary commitments.
- ☐ **Set healthy boundaries** - Make space for things that truly matter.
- ☐ **Replace negative self-talk with encouragement** - Don't forget to be as kind to yourself as you are to others.
- ☐ **Make room for new goals or habits** - Let go of what's holding you back.

### ☑ **STEP INTO SPRING FEELING LIGHTER**

- ☐ **Celebrate small wins** - Remember every bit of progress counts.
- ☐ **Focus on what truly makes you happy** - Prioritize what brings joy and fulfillment.
- ☐ **Create a calming space** - Declutter your surroundings for a clearer mind.
- ☐ **Embrace the fresh start** - Step into spring with confidence and clarity.



# LUCK, LEGENDS, AND LEPRECHAUNS



## IT'S THE LUCKIEST DAY OF THE YEAR!

St. Patrick's Day on **March 17** is more than just shamrocks and wearing green—it's a celebration of Irish culture, history, and a little bit of good luck! Whether you're enjoying festive foods, searching for four-leaf clovers, or just looking to impress your friends with some fun trivia, here are some **light-hearted, little-known facts** about this lucky holiday.



## ST. PATRICK WASN'T IRISH!

Although he's the patron saint of Ireland, St. Patrick was actually born in Britain. He was brought to Ireland as a teenager and later became a missionary, helping to spread Christianity across the country.

## BLUE WAS THE ORIGINAL COLOR OF ST. PATRICK'S DAY.

Before green became the go-to color, blue was actually associated with St. Patrick. Green gained popularity due to Ireland's nickname, "The Emerald Isle," and the belief that wearing green made you invisible to the spry eyes of mischievous leprechauns.

## THERE'S NO CORN IN CORNED BEEF.

Corned beef and cabbage might be a St. Patrick's Day staple, but the "corn" refers to the large salt crystals used in the curing process, not actual corn. The dish became popular in America when Irish immigrants adapted their traditional meals to available ingredients.

## THE CHICAGO RIVER GOES GREEN

Every year, the city of Chicago dyes its river a vibrant green to celebrate St. Patrick's Day. The tradition started in 1962, and the special eco-friendly dye keeps the river glowing green for about 24 to 48 hours.

## LEPRECHAUNS ARE BASED ON IRISH FOLKLORE.

These tiny, mischievous fairies from Irish mythology were believed to be shoemakers who stored their gold at the end of a rainbow. The legend says if you catch one, they'll grant you three wishes—but good luck with that!

## ST. PATRICK'S DAY USED TO BE A DRY HOLIDAY.

For many years in Ireland, pubs were actually closed on St. Patrick's Day, as it was considered a religious observance. That changed in the 1970s, and today, the holiday is known for its lively parades, music, and celebrations around the world.

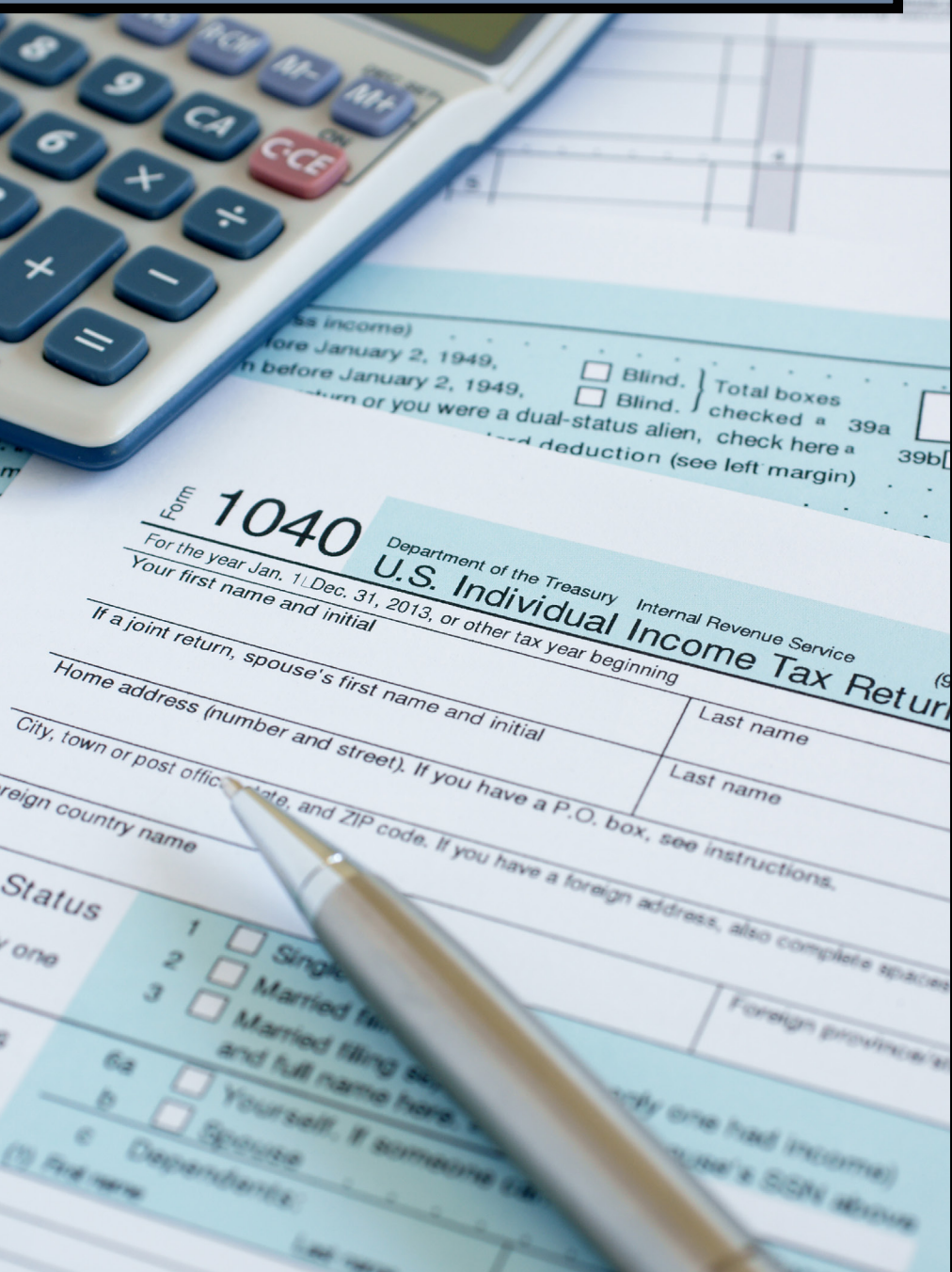
## HOW LUCKY ARE YOU? TRIVIA CHALLENGE!

1. What's the traditional Irish toast often said before taking a drink?
2. How many leaves does a true shamrock have?
3. Which city in the U.S. hosts the largest St. Patrick's Day parade?
4. What's the official symbol of Ireland: the shamrock or the harp?
5. What do people kiss for good luck in Ireland?



**Answers:** 1. "Sláinte!" which means "health" 2. Three 3. New York City 4. The harp 5. The Blarney Stone

# GEAR UP FOR TAX SEASON\*



## ESSENTIAL TIPS FOR MAXIMIZING YOUR REFUND

Tax season doesn't have to be stressful—with a little preparation, you can **maximize your refund and avoid last-minute headaches**. Whether you're filing on your own or working with a tax professional, taking the right steps now can help you get the most out of your return. Here are some key strategies to make tax time as smooth (and rewarding) as possible.



## GET ORGANIZED BEFORE YOU FILE

Before diving into your return, gather all the necessary documents to ensure you don't miss anything that could boost your refund. This includes:

- **W-2s or 1099s** for your income
- **Mortgage interest statements** (if applicable)
- **Student loan interest statements**
- **Receipts for deductible expenses**, such as charitable donations or medical costs
- **Retirement contributions and investment statements**

Having everything ready ahead of time prevents filing delays and helps you catch deductions you might otherwise overlook.

## TAKE ADVANTAGE OF DEDUCTIONS AND CREDITS

Tax deductions and credits can significantly increase your refund by lowering your taxable income or directly reducing what you owe. Be sure to check if you qualify for:

- **Retirement contributions:** Contributions to traditional IRAs and 401(k)s may be tax-deductible.
- **Education credits:** The American Opportunity Credit and Lifetime Learning Credit can help with tuition costs.
- **Child Tax Credit:** If you have dependents, this credit could mean a substantial refund boost.
- **Earned Income Tax Credit (EITC):** Designed for low- to moderate-income workers, this credit can put extra money in your pocket.

Every deduction and credit counts, so take the time to see which ones apply to you!

## FILE EARLY AND CHOOSE DIRECT DEPOSIT

Filing early not only helps you **avoid last-minute stress**, but it can also speed up your refund. The IRS typically processes refunds within **21 days for electronic filings with direct deposit**, whereas paper returns take much longer. Plus, filing early can **help prevent tax fraud**, as scammers won't be able to file in your name before you do.

## CONSIDER PROFESSIONAL HELP

If your tax situation is complex—especially if you're self-employed, have multiple income sources, or made significant investments—working with a tax professional can ensure you maximize your refund while staying compliant with tax laws. Many tax prep services also offer audit protection, giving you peace of mind in case of any IRS inquiries.

## PLAN AHEAD FOR NEXT YEAR

Getting a refund is great, but **adjusting your withholdings** could help you keep more of your money throughout the year instead of waiting for tax season. If you owed money this year or received a large refund, consider updating your **W-4 form** to better align with your financial goals.

## MAKE THE MOST OF TAX SEASON

With the right preparation and strategies, tax season doesn't have to be overwhelming. **Stay organized, take advantage of deductions, and file early** to maximize your refund and start the year on a financially strong note. And if you're unsure about anything, don't hesitate to seek expert advice—after all, keeping more of your hard-earned money is always a win!

\*We recommend consulting with a tax advisor regarding your tax processing.