

Need A Little Cash For The Holidays?



The sights and sounds of the holidays are just around the corner. If you need a little cash to make it a holiday to remember, apply for a Holiday Loan at the credit union. But first, add up all your anticipated expenses: decorations, food and entertainment, gifts, postage, shipping, travel - everything you are planning to spend to make the season bright. Use what you spent in 2016 as a guide. Then think about ways you might pare down your spending, without dampening your celebration. For example, many thrift stores have decorations in nearly new condition at a fraction of the price you'd pay retail. If you typically buy gifts for your extended family, would drawing names instead be a way to save time and money? Can you host a brunch instead of a dinner? Keep alert for deals at retailmenot.com and watch for "free shipping" offers from your favorite online sites. [Cont'd on p.2](#)

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Once you have figured out how much you will need, contact the credit union for your Holiday Loan. With low rates and terms to fit your budget, we're here to help you have "the most wonderful time of the year."

Make The Switch To e-Statements

Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each month, we'll send you an email. You can then go online, login to your account and check it out. Did all the checks clear? Does our balance agree with yours? What is the remaining balance on your loan? If everything is correct, just file it electronically, where it won't disappear under a pile of flyers.

And, you won't have to worry about your personal information sitting in your mailbox or getting lost in transit when you have your mail forwarded when you are away. So make the switch to e-Statements. Call, click, or stop by the credit union.



Holiday Fun Facts

- * The Germans made the first artificial Christmas trees out of dyed green goose feathers.
- * Over three billion Christmas cards are sent out each year in the United States.
- * More than 1.76 billion candy canes will be made during the holiday season. That's enough to circle the globe 6.5 times!
- * Alabama was the first state to declare Christmas a legal holiday in 1836. Christmas was declared an official holiday in the United States on June 26, 1870. Oklahoma was the last state to declare Christmas a legal holiday, in 1907.
- * According to the Guinness world records, the tallest Christmas tree ever cut was a 221-foot Douglas fir that was displayed in 1950 at the Northgate Shopping Center in Seattle, Washington.
- * The movie "How the Grinch Stole Christmas" (2000) features more than 52,000 twinkle lights, about 8,200 ornaments, and nearly 2,000 candy canes.
- * Oregon produces the most real Christmas trees in the United States. The other top Christmas tree producing states are North Carolina, Michigan, Pennsylvania, Wisconsin, Washington, New York, and Virginia.

IMPORTANT



Christmas Eve Fri. Dec. 22nd

Christmas Day Mon. Dec. 25th



New Year's Day 2018 Mon. Jan. 1st

Happy Birthday Wishes To:

KEISHA GARDNER-MOORE

December 2nd



Merry Christmas From Our Family To Yours!

