



**WISHING ALL OUR MEMBERS
A WONDERFUL NEW YEAR**

We know that finances have become a challenge for everybody in this economic crisis that we all are feeling. Please understand that we realize that at times, you may be experiencing a financial hardship. If you have a loan payment coming due and you really are in a “bad way”, the first thing you should do is call your creditor and see if there is something that you can do to circumvent collection, etc.

At the credit union, we urge you to let us know that you are having a problem and we will do our best to help you get through your financial hurdles.

Holiday Schedule for 2023

We will be closed on the following dates per Federal Reserve Schedule.

New Years Day	January 2
Martin Luther King Day	January 16
President's Day	February 20
Memorial Day	May 29
Juneteenth	June 19
Independence Day	July 4
Labor Day	September 4
Columbus Day	October 9
Veterans Day	November 11
Thanksgiving Day	November 23
Christmas Day	December 25

Closing at Noon on the following dates:

- Friday, April 7th (Good Friday)
 - Wednesday, November 22nd (day before Thanksgiving)
 - Friday, November 24th (day after Thanksgiving)
 - Friday, December 29th (Year end)
- Subject to change without Notice*

Credit Cards Are Available

Credit Card rates are going up everywhere and ours may be as well. The good news is they haven't yet and if you don't have our Rewards Credit Card, apply now and get a great rate locked in. We offer rates as low as 8.9% apr* depending on your credit score. We also offer a rewards plan that offers not only great products but you can accumulate points and have those points converted to \$\$ cash and deducted from your balance.



**Picture this:
Remote Mobile Deposit**



Have you signed up for this great service? As much as we love to see our members in our lobby, sometimes it just isn't convenient for you to make the trip in and deposit that check or pay on your loan.

This service is free to use and saves your gas!!



Car Loans

Our rates almost always Beat the Dealer so before heading to the dealership you can get pre-approved for a car loan. We will be able to lock in a rate for you before you commit to the dealer's rate.

Reminder on Debit Card Charges

We only charge \$1 per ATM withdrawal after 2 free ATM withdrawals per month when you use the ATM located outside our office (available 24 hours/7 days a week) or any other Co-Op owned ATM. See our website for locations, on our homepage there is a link on the left side of the page.