



WHEN WAS THE LAST TIME...

You updated your Beneficiary on your account with us? Time passes quickly and we put off looking at things like if I die how will my wishes be carried out when it comes to my money at the Credit Union. As summer has all but faded away, kids are back in school and daylight ends earlier every day, we all need to look into how we would like our money to be disbursed upon our death. If you are not sure, you can contact us during our office hours and we can update you on what we have on record.

Enclosed with this newsletter is a Beneficiary form that you can return to us if you just want to update your account.



Holiday Schedule for 2025

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

Monday, Oct. 13	Columbus Day	Closed
Tuesday, Nov. 11	Veterans Day	Closed
Thursday, Nov. 27	Thanksgiving Day	Closed
Friday, Nov. 28	Day after Thanksgiving Day	Closing at Noon
Wed. Dec. 24	Christmas Eve	Closing at Noon
Thurs. Dec. 25	Christmas Day	Closed
Friday, Dec. 26	Day after Christmas	Closing at Noon
Wed. Dec 31	New Year's Eve	Closing at Noon
Thursday, Jan 1	New Year's Day	Closed

IS IT SAFE TO USE MY DEBIT/CREDIT CARDS ONLINE?

Of course, if you are using a safe reputable business or service provider. Don't fall for the Facebook ads or emails promising great products or services. If you see a product/service that you are interested in, do your research.

WHO WILL BE OUR WINNER THIS QUARTER?



Complete the puzzle correctly and return it (with your name) to the Credit Union and it will be entered into a drawing for a \$100 VISA gift card.

DON'T FORGET TO LET US HELP

We have great loan products and rates, **FREE** Bill Pay, **FREE** Home Banking with Mobile Remote Deposits.

CUT YOUR RATE!!

Do you have a credit card with a horrendously high rate?

Apply for a new CREDIT CARD you can receive a **free** pair of scissors to cut up your higher interest rate cards. Our rates are from 8.9% apr to 18% apr depending on your credit score and a limit of \$10,000. Our scissors have a magnetic sleeve which is great for storing on the refrigerator or any other convenient metal surface!!!



With a new/used car loan application you will receive a **set of stone coasters** to help keep your new vehicle tidy! And if you need a **new great umbrella**, apply for our home improvement loan or home equity loan for that summer project!

TRAVELING OVER THE HOLIDAYS...

When you will be using your Debit or Credit Card for travel outside your normal spending pattern, call us to put a TRAVEL CODE on your account so you will be able to make purchases seamlessly.

October 2025 Newsletter

E	S	A	H	E	S	H	O	P	P	I	N	G	G
P	I	H	B	G	G	E	U	E	V	I	Y	O	N
A	A	A	W	N	N	B	A	F	E	E	E	S	I
S	N	L	T	I	B	U	O	I	T	D	T	A	K
S	H	L	E	V	H	A	S	N	E	N	A	C	N
I	E	O	G	I	E	E	I	A	R	F	E	H	A
S	R	W	D	G	N	I	C	N	A	L	A	B	B
T	H	E	U	S	M	A	I	C	N	O	N	T	E
A	O	E	B	K	O	T	S	E	S	L	O	M	M
N	L	N	G	N	B	E	C	S	O	C	L	K	O
C	I	O	N	A	I	A	E	O	S	O	H	G	H
E	D	N	O	H	L	D	H	I	H	H	E	V	N
E	A	I	E	T	E	C	T	U	R	K	E	Y	A
U	Y	I	C	N	S	C	O	L	U	M	B	U	S

VETERANS
SHOPPING
SCHOOL
HALLOWEEN
HOLIDAY
BALANCING
BUDGET
HOMEBANKING
THANKSGIVING
TURKEY
ASSISTANCE
COLUMBUS
MOBILE
FINANCES

NAME:_____