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Martin Luther King Jr. Day
Monday, January 15, 2024


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CYBERSECURITY: STAY #CYBERSMART ALL YEAR LONG

As we navigate the digital landscape, ensuring online safety is a year-round priority. Cybercriminals are relentless, and it's crucial to stay #CyberSmart in every season.

- 1. Shop wisely:** When making online purchases, make sure to use reputable websites. Look for that padlock symbol in the address bar, ensuring your connection is secure. Our credit union recommends using your credit card for online shopping; it provides an extra layer of protection.
- 2. Password power:** Strengthen your online accounts with unique and strong passwords. Utilize a combination of letters, numbers, and symbols, and consider using a password manager to keep track of them all.
- 3. Phishing vigilance:** Be cautious of emails or messages asking for personal information, especially if they seem suspicious. Always verify the sender's authenticity before clicking any links.
- 4. Update Everything:** Keep your devices and software up to date. These updates often include essential security patches that protect you from known vulnerabilities.

By adopting a #CyberSmart approach, you can enjoy a worry-free online experience all year long and keep your financial information safe and sound. Your credit union is here to support you every step of the way!



Checking Accounts!

Our credit union's Checking Accounts offer convenience and security. Get instant access to your funds, mobile banking, and no-surprise fees. Take control of your finances with us!

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Your financial companion is here!

Manage your money on the go with our mobile app. Secure, user-friendly, and packed with features to simplify your banking experience. Try it today!

Download on the **App Store** | **ANDROID APP ON Google Play**

SAVVY SHOPPING TIPS FOR YOUR NEW YEAR

Mastering the art of shopping is essential when you're working with a budget. Whether you're looking to purchase gifts or essentials or indulge yourself, having a few versatile and practical shopping tips up your sleeve can go a long way.

- Budget Your Bucks:** Set a clear budget before shopping. Knowing your spending limit will help you avoid financial stress later on.
- Make a List:** Whether shopping for birthdays, anniversaries, or groceries, making a list not only keeps you organized but also helps prevent impulse purchases.
- Compare Prices:** Before making a purchase, compare prices online and in stores. You might find a better deal somewhere else. Some retailers will even price match in-store.
- Stay Organized:** Keep receipts and track your overall spending to help you stay within budget.

Avoid unnecessary financial stress when you shop savvy this year. Happy savings!

NEW YEAR, NEW HOME VIBES

As we kick off the new year, why not make your home feel new again? With just a few simple changes, you can transform your space into a cozy and inviting retreat for your loved ones. Check out these inspired ideas to get started!

- Create Ambiance:** Start the year with a bright atmosphere. Add string or fairy lights to key areas, such as your porch, windows, or mantel, creating a cozy and refreshed ambiance.
- Cozy Throws and Pillows:** Revamp your living space by swapping out regular throw blankets and pillows for new ones in various colors and patterns.
- Aromatic Magic:** Enhance your home with delightful fragrances. Use scented candles, essential oil diffusers, or simmer pots with ingredients like cinnamon and cloves to create a welcoming aroma.
- DIY Decorations:** Express your creativity through DIY decorations. Craft unique paper creations, hand-painted elements, and decorative garlands to add a personal touch to your home.
- Outdoor Décor:** Extend your home's new look to the outdoors. Place potted plants, wind chimes, or suncatchers outside your doorstep to create a welcoming entry for guests.
- Spread Kindness:** Begin the year with the spirit of kindness. Consider donating to a local charity or volunteering your time to spread positivity and make a difference in your community.

With these easy and budget-friendly home improvements, you'll create a home that welcomes the new year with open arms. Here's to a fresh start and a wonderful year ahead!

YOUR DEBT HAS MET ITS MATCH: CONSOLIDATE TODAY!

Our Personal Loans are the perfect solution to your debt consolidation resolution. With tailored options and competitive rates, we'll help you take control of your finances and achieve your financial goals.



TRANSFORM YOUR HOME!

Home improvements, debt consolidation, or unexpected expenses? Our Home Equity Line of Credit is your financial ally. Tap into your home's equity with great rates and flexible terms. Your future, your choice.

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HOME SWEET HOME STARTS HERE!

Secure your dream home with our competitive mortgage rates and personalized guidance. Let's make your homeownership dreams a reality.

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