

OnTrack



FEDERAL CREDIT UNION

Your Destination for Member Preferred Federal Credit Union News.

Enjoy a little extra cheer this holiday season.

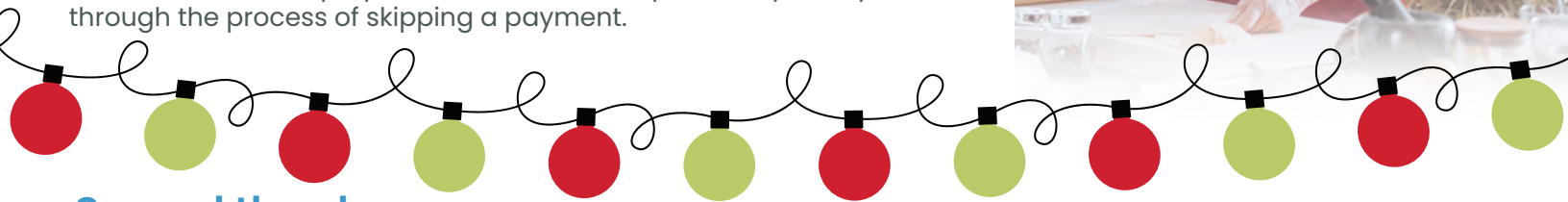
Paying for gifts, travel expenses, and holiday get-togethers can really add up. We're here to help with our holiday and Skip-a-Payment loans.

Holiday Loans

We're offering holiday loans up to \$2,500 to help with all of your holiday expenses. Borrow with terms up to 12 months for repayment at rates as low as 7.5% APR*.

Skip-A-Payment Option

Another option this holiday season is our Skip-a-Payment loan option. Between now and January 31, 2019, you can skip payments on your Auto or Signature Loan for a low \$25 service charge per loan. Call 817-222-2288 or stop by our office, so we can personally walk you through the process of skipping a payment.



Spread the cheer.

Refer a new member to join the Credit Union, and we'll enter your name in our \$500 Member Referral drawing. The member who joins could win \$100 as well!

At Member Preferred, we believe in our members. And we know you believe in us. Now is the time to share the benefit of Member Preferred with people you who might be interested in joining.

Will you be a winner this holiday season? Refer your friends and family to join us today!

Some restrictions apply. See Credit Union representative for details.



FEDERAL CREDIT UNION

Visit the branch to redeem this coupon.



memberpreferredfcu.com



817-222-2288

GET **1%** OFF
ANY NEW
LOAN

Family Discounts on Loans

When you're a part of the Member Preferred family, you deserve only the best. That's why we want to offer you this coupon for

1% off any new loan.

This coupon is good for any new loan approved between now and December 31, 2018. APR will vary according to credit score and offer is subject to approval. Some restrictions do apply.



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Check us out!

Open a Checking Account with us today and access your money anytime, anywhere.

Take a look at the variety of services our Checking Accounts offer, allowing you to manage your money on your time and fee free:

- A VISA® Debit Card – accepted anywhere that has a VISA logo
- Free ATM access at thousands of locations worldwide
- 24/7 access to your checking account online
- Mobile app
- Mobile deposit
- E-Statements
- Direct deposit

Call 817-222-2288 or stop by our office today to get your new Checking Account set up with Member Preferred.



8 Tips for staying on top of your budget during the holiday season.

Investopedia put together a list of “8 Steps To An Organized Financial Life.” We thought these tips would be helpful for budgeting and managing expenses during the holiday season.

- 1 Budget at least once a month**
If you’re not checking your budget regularly, some things can slip through the cracks.
- 2 Use financial software**
It helps keep you organized and helps you track your spending quickly. There are a number of free apps and software applications that you can use.
- 3 Keep bills in one place**
If they’ve become a mountain on your dining room table, some may go missing. If they’re in your email, put them in a special folder.
- 4 Pay bills immediately**
Don’t wait to pay a bill. If you can, pay it right away.
- 5 Have a checklist for upcoming bills**
Know what’s coming in so you can know what you have to save for.
- 6 Consult with anyone else involved in your finances**
Whoever you share accounts with should be in the know on all of your financial decisions and organization methods.
- 7 Verify that your paycheck is direct deposited**
Money is easier to organize when it’s electronic. Online bill pay is more convenient too.
- 8 Have two bank accounts**
One should be for discretionary spending and saving, and the other for paying bills. This keeps you from wasting bill money before a bill comes due.

Info from: 2018, Investopedia.com



HOLIDAY CLOSINGS

- Columbus Day** – Monday, October 8th
- Thanksgiving** – Thursday & Friday, November 22nd & 23rd
- Christmas Eve** – Monday, December 24th – 10 a.m. – 1 p.m.
- Christmas** – Tuesday, December 25th
- New Year’s Eve** – Monday, December 24th – 10 a.m. – 1 p.m.
- New Year’s Day** – Tuesday, January 1st



CONTACT US

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National Credit Union Administration, a U.S. Government Agency – Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

