

# FALL NEWSLETTER

# A MESSAGE FROM OUR CEO

Another year has almost come to an end. Can you believe it? I find myself dizzy, realizing how much time has passed in what feels like only a few months! We've kept ourselves busy here at the credit union, and we know you have, too!

In 2022, we helped our members chase their dreams. Savings grew, houses were bought, and vacations were taken. The year has just flown by, but that hasn't stopped you from achieving your goals. We love to see you celebrate life, and we can't wait to see what the future holds.

We hope you finish the year strong! Take the time to reflect, and then move on to your next big thing. What will you do in the new year? We're looking forward to finding out.

Access your account

from any where!

Wherever you go this

weekend, take us with you!

Our mobile banking app allows you to stay

up-to-date on your account,

transfer funds, pay bills, and

even deposit checks!

App Store

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#### HOLIDAY CLOSURES

Columbus Day: October 10 Election Day: November 8 Veterans Day: November 11

**Thanksgiving:** November 23 @ noon November 24 & 25 all day

> **Christmas:** December 23 & 26



## **Tips For Hosting On A Budget**

It's the holiday season, and your family festivities need a proper setting! You're a fabulous host, but your wallet always pays the price! Save on hosting essentials this year without compromising the wow factor. Whether you're going for an intimate gathering or you're throwing a big Christmas party, there's always room to save. Create cozy memories and table spreads that wow without breaking the bank. Follow these budget-friendly tips to put those coveted Hallmark movie scenes to shame.

**Build Your Budget Over Time to Help Alleviate Costs.** Creating holiday memories out of pocket is a big undertaking! If you open a Christmas Club Account, we do the work for you! Monthly deposits can be made into your account, which will then become available just in time for those seasonal trips to Home Goods.

Bring The Holly to Your Own Front Door. The first thing your guests see when they arrive is your front door— make it festive! Use your tree trimmings to make a wreath and garland, and strategically place pine cones to create an inviting scene that smells good, too! To decorate the entire house on a budget, you might want to keep an eye on your neighborhood's Facebook page for garage sales and giveaways. Simple, affordable details can set the tone for the entire night.

**Encourage Your Guests to Bring Dishes.** There's nothing quite like a potluck. When everyone brings something, it's less stressful for the host! Plus, you can swap recipes and enjoy your new favorite sides and desserts for years to come.

We wish you and yours a very happy holiday season! We hope you'll put these quick tips to use to make the season bright and affordable.



You've been waiting for the opportunity to secure your dream car, and now is the time! Louviers FCU will help you get through the car buying process so fast that you'll want to give us a thumbs up!

Are you looking to take a vacation, buy new furniture, make major car repairs or consolidate debt? Whatever your reason for borrowing, a Louviers FCU personal loan is the answer.



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Our Visa Credit Cards are perfect for last-minute emergencies, like a flat tire, a canceled flight, or rushing a pet to the vet. Whatever the incident might be, stay prepared with Louviers FCU!

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