

A NOTE FROM OUR CEO

As we close out the year, we want to take a moment to thank you for everything you do. It's because of people like you that we get to wake up each morning feeling safe. Your commitment to us is what drives our commitment to you!

You dedicate yourself to serving our community, so we strive to serve you in whatever ways we can. From providing you with convenient products and services to being there for life's big moments, like buying a house or a new car, it's the least we can do!

Thank you for sacrificing your time and safety to protect our community. Because of your heroism, we have the privilege of serving the community in our own way. We pledge to have your back because, without you, none of this would be possible.

WE MAKE CAR BUYING EASY!

We have your back when it comes to financing your next car. Our mission is to help you save money on important decisions like buying a car.



- [Apply for your auto loan online](#)
- [You can take a Virtual Test Drive from the comfort of your home](#)
- [The Price Curve tool will tell you if each listing is fairly priced](#)
- [The Find Better Price tool will search for a better deal on similar vehicles](#)
- [Free CARFAX™ reports are available for many vehicles](#)
- [And even more auto research tools are available](#)



WE LOVE SAVING MONEY!

The crisp fall air truly feels better when you know you're saving money! Refinance your auto loan with us, and we'll get you a rate so low, you'll be amazed.

[LEARN MORE & APPLY](#)

LOVE BEING A MEMBER?

Refer your friends! Call us at (518) 434-7352 for more information.

BUDGET BETTER IN TWO STEPS

As a parent, you want to help give your kids all the tools they need to succeed! Part of that is teaching them financial literacy they can carry into adulthood. Saving is a tricky thing for everyone, regardless of age. Use these tips to help your kids establish a healthy relationship with saving!

- 1. Introduce the jar method:** When teaching your kids about money, visuals are necessary. That's where the jar method comes in handy! Get clear jars and label one for spending and one for saving. They can visualize their goals and see their progress!
- 2. Cut coupons together:** Cutting coupons with your littles is a creative way to teach about savings! It shows them how to shop wisely and find the best deals. When you shop, have them be in charge of the coupons. This makes them an active participant in applying those savings!

Is the savings jar getting full? Contact us about our youth savings accounts! Set your kiddos up for long-term success and start building their safety net now.



**SCAN ME TO VISIT
OUR WEBSITE!**

DON'T GET HOOKED!

Be on the lookout for the tell-tale signs of a phishing email before you click! Follow these basic steps to help protect yourself.

- **Be cautious.** Always be careful when using email. Follow the necessary precautions before clicking links or opening attachments.
- **Spelling Errors:** Spelling errors and typos are another indication. Many phishing emails contain strange phrasing and poor grammar. Attackers will often hastily send emails to numerous recipients, hoping to "cast a wide net" and trick an unsuspecting person.
- **Urgent Action:** Watch out for calls to action with a deadline or a suggested consequence aimed at creating panic. Attackers use time-sensitive and threatening language to increase the chance of clicking.
- **Verify Links:** Phishing attempts may contain a link that appears to be legitimate. Double check by simply hovering your mouse over the link to see the actual URL.
- **"From:" Address:** The "From:" address of an email can be forged to appear legitimate. Attackers can slip a small typo into an email address to make it look like it's from a legitimate source, such as a CEO or your bank.
- **Personal Information:** Emails requesting personal information are always suspect. Follow the previous steps before providing usernames, passwords or other personal or company proprietary information.



KEEP UP WITH YOUR ACCOUNTS ON YOUR TIME!

Keep up to date on your accounts when you're too busy to stop by the branch with our mobile app. You can even deposit checks remotely! It's available 24/7, so you never have to miss an update!

HOLIDAY CLOSURES

Indigenous Peoples' Day:
Monday, October 10, 2022

Veterans Day:
Friday, November 11, 2022

Thanksgiving:
Thursday, November 24, 2022

Black Friday:
Friday, November 25, 2022

Christmas:
Monday, December 26, 2022

NEED A LITTLE CASH THIS HOLIDAY SEASON?

Are you interested in applying for a holiday loan? Please give us a call at (518) 434-7352. We hope to hear from you soon!