

A NOTE FROM OUR CEO

Approaching the final stretch of the year and we couldn't have done it alone. Our **FASNY Federal Credit Union** family would not be the financial institution you see here today without the men and women tirelessly working to keep our community protected. It is our honor to support the work of these individuals and organizations providing first-class financial services and products.

As we turn the corner into a new quarter, trust that you can rely on **FASNY Federal Credit Union** to take care of you for a change. From getting your kids prepared for school to building a holiday budget, you can count on us.

Thank you for not only your membership but for everything you have done for this community. We are proud that you have chosen to be a part of the **FASNY Federal Credit Union** family and look forward to serving you for years to come.

DOWNLOAD OUR MOBILE APP!

Access your FASNY Federal Credit Union accounts 24/7 from anywhere with FASNY Mobile Banking. It's fast, secure, and free for all FASNY FCU members who are enrolled in our Internet banking service!



Fall in love when you see how many great benefits you get with our checking accounts! FREE bill pay, FREE online banking, FREE overdraft protection from savings, and so much more.

HOLIDAY BUDGETING THIS FALL

The holiday season is supposed to be a joyful time, but shopping for gifts and decorations can cause unnecessary financial stress. However, with a good budget and thoughtful planning, your holidays can be a little less stressful.

Use the tips and tools below to enjoy the season without letting holiday spending blow your budget.

- 1. Set your budget.** The best way to start making a holiday budget is to look at last year's spending. In what areas did you spend more than planned? Next, list the major items, activities, and events you plan to spend money on this year, including gifts, entertaining, meals, and travel. Estimate how much you can afford to spend in each category.
- 2. Do it yourself.** Homemade gifts can be a less expensive and more personal alternative to store-bought presents. Spend an afternoon making baked goods for family and friends.
- 3. Join forces.** Instead of spending money on each other this year, consider teaming with friends and family to give to those who may be less fortunate. Find many volunteer opportunities online.
- 4. Travel wisely.** If you plan on traveling during the holidays, take some time to determine how much it will cost you.
- 5. Entertain for less.** Holidays are a wonderful time to entertain, and a little planning and budgeting can keep events stress-free.

E-STATEMENTS

Help make the earth a better place for future generations when you switch to e-Statements. Do your part. One small change can have a BIG impact. Click the link below to make the switch today.

[SWITCH TODAY!](#)



REMINDER

Members can use remote deposit capture to deposit checks through our mobile app!



SHIFT YOUR EXPECTATIONS!

Find out how LOW our auto loan rates are! With rates as low as **1.99% APR*** and the ease of finding your new car right from our website, choose FASNY FCU for your next car!

*APR = ANNUAL PERCENTAGE RATE. RATE BASED ON CREDITWORTHINESS AND TERM OF LOAN.

FALL SAVINGS TRICKS

Here are a few ways you can make some hidden savings each month.

October: Start planning for fall holidays. Do Halloween for less with homemade costumes and bulk candy. Decorate frugally inside and out with mums, pumpkins, and a few scarecrows. Start stocking up for Thanksgiving – grocery stores are pushing all things holiday including canned goods, baking supplies, frozen foods, beverages, kitchen gadgets, etc.

November: Think about your holiday plans and how you can save. If you're traveling, book early and travel off-peak if possible. If you're hosting, consider a potluck where each guest contributes a dish or beverage.

December: Set a holiday budget and stick with it. When it comes to family gift exchanges, suggest a pollyanna in order to minimize the money and time spent on gift-buying.



HOLIDAY CLOSURES

Columbus Day: October 11
Veterans Day: November 11
Thanksgiving: November 25
Black Friday: November 26
Christmas Eve: December 24
New Year's Eve: December 31