

THE NEWSLETTER

5 New Year's resolutions for an improved financial you

- Cut out one impulse purchase a week. Whether that be your Starbucks coffee or your donut from the local gas station. You would be amazed at how quick that money builds up.
- Trim your electricity bills by making sure your appliances are all running efficiently and conserving as much energy as possible.
- Increase your marketability by learning new skills or broadening your knowledge in your chosen field.
- Pay down your debt by making it a top priority.
- Spend less on groceries. Do whatever it takes to make it happen: coupon more, cash in on rebates, and shop the sales.



Letters to Santa

Fire Police City County FCU is helping kids send their letters to the North Pole! Mail a letter to Santa Claus from November 22 to December 17 and receive a letter just in time for Christmas. Find our Letters to Santa mailboxes at any of our six locations.



FEE SCHEDULE UPDATE

Effective November 1, 2021, our fee schedule will be updated.



8 Tips to help you control your holiday spending

Set Holiday Spending Limits

Give your credit card and your mind a holiday by limiting what you buy to what can safely come out of your bank account. Use this opportunity to create or get your budget into fighting shape, and use it to decide how much money you can afford to spend. Holiday budgeting is a way to set limits on your purchases and still enjoy the season. It can help to set up a budget and limits that you will stick to—without caving in and racking up the credit.

Make Your Own 'Naughty or Nice' List

Santa has to buy presents for the whole world, but you don't. If your shopping list includes more than five people outside of your immediate family, cut down on the number of people on your gift list.

Be Realistic About Your Budget

Your older brother paid off his student loans five years ago, and he always gets you the fanciest presents. However, if you are in a different place in your financial life, you shouldn't follow suit. If you have any doubts as to whether those on your list will appreciate the less expensive presents you buy them, think back to what your friends and family gave to you when their budgets were tighter. There's no doubt that you'll both be better friends in the new year if you're not creating debt loads for each other this year.

Become a Coupon (Code) Collector

Sales aren't the only way to get great deals on the gifts you want for your friends or family. Before you shop online, perform a quick web search for coupon codes for your favorite online stores. Before you shop in local stores, comb through the coupons you received in your mailbox. While you search through the flyers, make sure to comparison shop for the item you're interested in. Savings can happen just by keeping your eyes peeled for deals.

Give the Gift of Your Time

Mom and dad (or other far-away family and friends) might love nothing more than a visit from you, although in 2021 that may not be the most practical idea due to the pandemic. Another idea? Writing up a "free night of babysitting" card for your family members with young children, or "good for a home-cooked meal" certificate for your aunt that can be used when the time is right.

Build Better Spending Habits

Get over the how-am-I-going-to-pay-off-my-credit-cards-next-month anxiety by giving yourself the gift of developing new-and-improved spending habits. For example, for every dollar you spend on gifts, you could find a way to remove that dollar from your regular spending.

Provide Personalized Gifts

A small, thoughtful gift is worth more than an expensive gift that someone may never use. Avoid impulses to shop at trendy stores and start the holiday by taking a moment to think about what those on your list could really use. For example, if your sister loves to bake but can't get the hang of homemade pie crusts, you could buy her a simple pastry-making tool for less than \$10 and include a copy of a fool-proof recipe.

Organize Group Volunteering vs. Holiday Parties

Your friends probably struggle with overspending as much as you do over the holidays. Give them the relief of forgoing buying gifts for you by organizing a group volunteer day instead. It's possible to volunteer virtually, too—which may be the best choice until the pandemic cools down. You'll come out of the day feeling proud of your efforts rather than suffering from buyer's remorse, and anyone can benefit from volunteering.

The Bottom Line

Don't let your debt become the Grinch that robs the fun from your holiday season. Base your gift buying on sentiment rather than dollar value and avoid giving yourself a year-round debt headache.

2022 Board Applicants Requested

Application Deadline: Friday, Nov. 19, 2021

The Credit Union's Nominating Committee is accepting applications for 3 positions on the Fire Police City County FCU Board of Directors. Qualified candidates must be primary members age 18 or older with active accounts in good standing for at least three years prior to the 2022 annual meeting.

To be considered for nomination, you must submit an application to the Nominating Committee by the end of business on Friday, November 19, 2021. The Nominating Committee will review the applications and select candidates for the ballot.

To request an application, please contact Jessica Biggerstaff at (260) 469-5943 or jessica.biggerstaff@fpccfcu.org