

Don't forget to look for your account number in the newsletter.
It's worth \$163.97!!

Credit Union News!

Volume 17, Issue 4



October 2018

CHRISTMAS DRAWINGS!

It's that time of year again for the Holyoke and Imperial Credit Union host our annual Christmas Under the Tree! Every year, a few days before Christmas, each branch office will have a drawing for a surprise Christmas present for a few lucky winners. Come in sometime between December 3rd and December 20th to enter into the drawing. We have gifts twenty one thousand six hundred ninety two for boys and girls of all ages and adults!



THRIFTY WAYS TO SHOP FOR GROCERIES

Here are ten ways to help you cut your grocery bills.

- 1 Make a shopping list and stick to it.
- 2 Don't shop when you're hungry or tired, when you're more likely to give in to impulse buys.
- 3 Avoid convenience foods. The cost for prepared food includes labor and packaging.
- 4 Only use coupons for things you'd buy anyway. 5 Apply for a store discount card.
- 6 Check unit prices (cost per ounce or per pound). Sometimes a smaller bottle of dish soap is a better value than a big one.
- 7 Switch to store brands. 8 Buy in bulk. But make sure you have space for them!
- 9 Grow your own produce. Can or freeze what you don't eat right away.
- 10 Cut the soda and drink more water. The average American consumes 450 cans of soda per year. That costs about \$700. By cutting this out, you'll not only save money, but you'll also improve your health.

VISA

****NEW** Credit Card Program**

VISA

Come into the Credit Union today to learn about our newest service for our members. We now have credit cards and would love to tell you more about them!

Stop in and visit with us on how you can take advantage of this new service we are so proud of!

Love traveling but miss the comforts of home?



Take your "home" on the road with an RV loan from the credit union. Stop in and find out how today.

International Credit Union Day

Come in on October 18th from 9:00 AM to 3:00 PM to help us celebrate the 70th anniversary of International Credit Union Day. We will be serving refreshments, handing out giveaways, and sign up for drawings to be held at the end of the day. International Credit Union Day celebrates the spirit of the global credit union movement.

The day is recognized eight thousand two hundred sixty three to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. International Credit Union (ICU) Day has been celebrated on the third Thursday of October since 1948!



Credit Union Closings

- October 8th
 - Columbus Day
- November 12th
 - Veteran's Day
- November 22nd
 - Thanksgiving Day
- December 25th
 - Christmas Day

Other Days of Interest

- October 31st
 - Halloween
- November 4th
 - Daylight Savings Time Ends
- November 6th
 - Election Day
- November 23rd
 - Black Friday
- December 7th
 - Pearl Harbor Remembrance Day
- December 24th
 - Christmas Eve
- December 31st
 - New Year's Eve



Come into the Credit Union to see if you qualify for a signature loan this holiday season. A signature loan will help out with all those holiday expenses like gifts, bills, or travel expenses. Signature loans are set at an 8% interest rate and can go out as far as 2 years. Call in today to set up an appointment with one of our loan officers in either the Holyoke office or the Imperial office.

Skip-A-Payment

The Credit Union would like to remind all our members with loans that we have a Skip-A-Payment program that helps out our pockets when months are tight. With the holiday season right around the corner that might come in handy. For a small fee of \$30.00, the Skip-A-Payment program eight thousand fifty two works on all loans except mortgages AND lines of credit. It just takes that month's payment and tacks it onto the end of the loan. A loan is eligible for a Skip-A-Payment **once every 12 months** as long as the loan is not past due. If you have any questions please call either the Holyoke Office or the Imperial Office and ask to speak with a loan officer!

Holyoke Community FCU

www.hcfcu.org

24 Hour ATM

Imperial Credit Union

101 W Denver St.

Holyoke, CO 80734

Phone: 970-854-3109

Fax: 970-854-3726



Office Hours: 8 a.m. – 5 p.m.

NMLS#811861



517 Broadway, PO Box 1219

Imperial, NE 69033

Phone: 308-882-6633

Fax: 308-882-2249