



Your "Deck the Halls" Budget Just Got Bigger...

Higher prices don't have to keep you from a holly jolly season. Get everything from extra lights to last-minute gifts with AlliedFCU's Skip-a-Pay and Holiday Loan offers.

Here's how to stay merry this month:



Skip-a-Pay: If you could use some extra dough in your pocket for the holidays, AlliedFCU can help. Skip your December loan payment today. There's

no late fees and no damage to your credit, just submit your [online Skip-a-Pay request form](#) before your loan payment is due. Use the money on your Holiday festivities or to start the New Year off with some extra cash.

Offer ends December 31, 2023. Must apply. \$30 processing fee must be deposited into the account. Offer is good on qualifying loans only. Interest continues to accrue on your loan when you skip a payment. More restrictions apply; contact AlliedFCU for further details.



Holiday Loan: This loan covers expenses up to \$2,500 at rates as low as 7.99% APR*. Plus, you have flexibility with up to 15 months to pay it off. Receive the money you need to complete your celebration preparations. [Apply by January 5, 2024!](#)

We hope these help you keep your holidays happy!

**APR = Annual Percentage Rate. Rate based on creditworthiness. Promotional rate valid from November 1, 2023 to January 5, 2024 and is subject to change without notice. Membership at AlliedFCU required. Loan will not be eligible for skip pay programs for the life of the loan.*



Santa's Reading Your Letters Again!

Santa is reading his letters and has asked his AlliedFCU elves to deliver the Holiday Cheer. Thank you to everyone who wrote in and asked for their wishes. Winners will be contacted before Friday, December 22.

Fuel Your Winter Adventures with Budget-Friendly Auto Loans

Refinance your loan and get

\$200

and No payments for 90 Days!

\$200 to Help with Holiday Costs

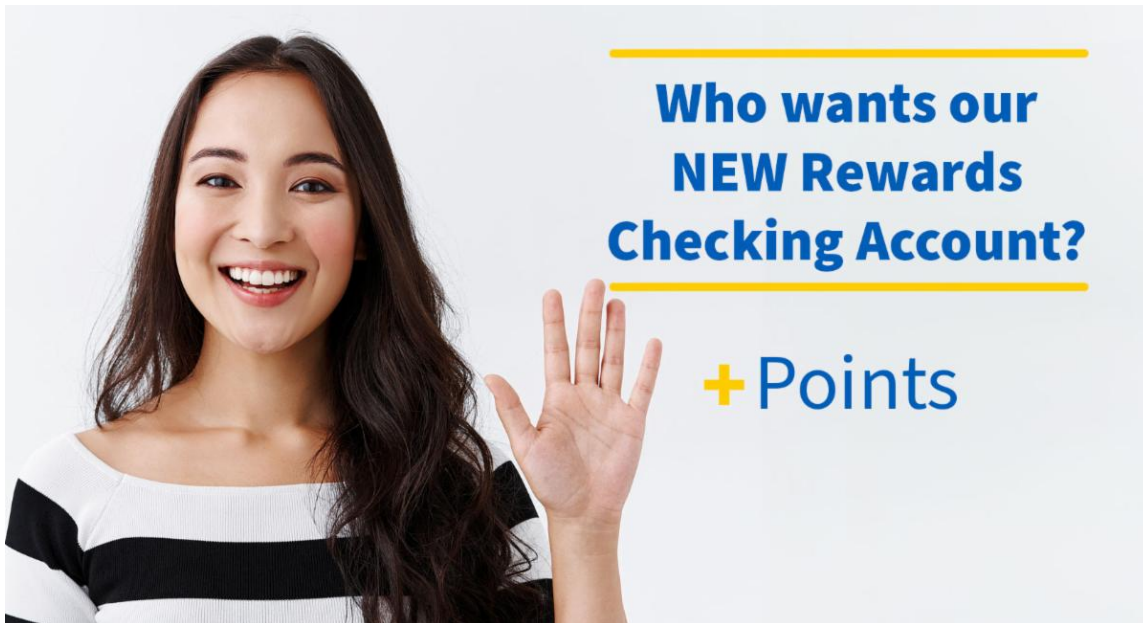
\$200 sounds pretty good this time of year. It'll at least cover several medium-sized gifts, a healthy Christmas dinner for the family or gas costs on your way across the country. To get your \$200, and save even more money over the long term, refinance your vehicle loan with another lender at AlliedFCU.

Your auto loan refinance has these benefits:

- Get \$200 to make celebrating more affordable

- Lower your monthly payments or pay off your vehicle early
- Pay off holiday expenses first with no auto loan payments for 90 days

Give your budget a helping hand. [Refinance your auto loan today!](#)



Rewards Checking: The Gift That Keeps Giving

Many checking accounts are glorified storage containers. Your money sits there until you spend it. Like the chocolate in your stocking, it stays there until you use it – then, it's gone.

An AlliedFCU Rewards Checking Account is the gift that keeps on giving, letting you get a premium dividend and grow your money month after month. All you need to do to get the rate is:

1. Have 15 debit card transactions
2. Have at least \$100 in direct deposits tied to the account each month
3. That's it!

Even better, you don't lose any of the perks of your normal checking account. You still get everything from early direct deposit to fee-free ATMs. Get a gift you'll enjoy again and again. [Open a Rewards Checking Account now!](#)

APY = Annual Percentage Yield; 3.05% APY on balances up to \$10k; 0.04% APY on balances above \$10k; 0.04% APY if qualifications are not met. To qualify for the higher dividend, the following transactions and activities must post and settle to your Rewards Checking account during each Monthly Qualification Cycle: At least 15 signature based debit card transactions and direct deposit of at least \$100.



Your Debit Card Makes Holiday Shopping Easy

Your new and improved AlliedFCU debit card gives you more convenient spending, more savings and more rewards than before – just in time for the holidays! Here's how your debit card makes shopping easier for you this month.

Save as You Spend with Round-Up

Have every gift purchase rounded up to the next whole dollar so you can build your savings while spending money. For instance, the purchase of a \$69.50 Hot Wheels set for your son or grandson will round up to \$70, with \$0.50 automatically going to your savings account. To enroll, visit your nearest AlliedFCU branch or call us at (817) 856-4444.

Speed Up Purchases with Contactless Payments

Your debit card now has contactless payment functionality. Simply tap-to-pay at the register and skip the occasional wait that comes with swiping or inserting your card. Plus, avoid touching germ-carrying card readers. Make sure you only bring bags of gifts home with you, not illnesses!

Treat Yourself with + Points

Earn rewards every time you spend and get yourself some gifts too. You earn four points for every \$1 spent on "credit" transactions. Redeem points for travel, event tickets, gift cards, cash and more. Browse your reward options today at: dreampoints.com/alliedfcu/. You can also view your points through your digital services.

Stay Secure with Card Controls

Protect your finances with the simple controls found in your online banking. Turn off lost cards to prevent any grinch from ruining your Christmas with fraudulent transactions, and set travel alerts to keep anyone from accidentally shutting off your card while you're away.

Enjoy a better holiday shopping experience with your AlliedFCU debit card!



AlliedFCU and Arlington PD Help Struggling Local Kids

Last month, AlliedFCU supported the Arlington Police Department's "Santa Cops" program with a \$750 donation. The "Santa Cops" program partners with the Arlington Independent School District to spread Christmas cheer by buying gifts for struggling kids and hosting a Christmas party for their families. Thank you to our generous staff members for loving our community!

HOLIDAYS!

Closed for Christmas and New Year's Day

All AlliedFCU branches will be closed on December 25, 2023 for Christmas Day and January 1, 2024 for New Year's Day. Don't forget, we're always open online!



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