ALLIED FEDERAL CREDIT UNION I WINTER 2024

It's Time for Your Finances to Hit the Gym

A lot of people make New Year's resolutions to go to the gym and get in shape, but you can't forget to have healthy finances too. Make it your 2024 resolution to strengthen those money muscles and lift your savings high. You don't have to do it alone, either.

AlliedFCU has some great coaching methods to help you achieve your growth goals this year.

Let's look at a few:

Holiday Club Accounts

Use a Holiday Club Account to make sure you don't wind up in a financial hole when the holiday season comes around. Have money transferred to the account automatically every time you receive your direct deposit. In November, we'll automatically transfer the funds from this account into your checking account, along with your earned dividends, to pay for next year's holidays.

SAVE

Save to Win

A lottery with no risks? That's what the Save to Win Account gives you! Every time you save \$25, you get an entry into a drawing with prizes ranging from \$25 to \$5,000. You also continue earning dividends on your savings. It's basically a financial cheat day.



Credit Builder Loan

Even if you fell off the financial fitness wagon a while ago, you're never too far gone. A Credit Builder Loan helps rebuild your credit history. This loan deposits \$1,000 into your savings account, and you pay back the loan over 12 months. Paying off the loan leaves you with \$1,000 (plus dividends) in savings and a more positive credit score with the three bureaus.



Free Credit Checks

All fitness journeys require you to track your progress. Do free quarterly credit checks and stay on track with any credit score goals you have. Your report will tell you where to improve (late payments, percentage of credit used, hard inquiries, etc.). You'll also quickly notice fraud if it happens. Get your free report here: *annualcreditreport.com*.

We hope you succeed on your 2024 financial resolutions!

Fuel Your Winter Adventures With Budget-Friendly Auto Loans

An auto loan that helps your budget...

Do you need ways to save money after the expensive holiday season? Get an auto loan that helps you while you're paying off all your Christmas debt. An AlliedFCU auto loan refinance gives you time and money to help pay off your pressing bills.

Your auto loan refinance has these benefits:

- Get **\$200** to help you pay off other debt faster
- Save money each month with competitive rates
- Pay off holiday debts first with no auto loan payments for 90 days

Give your budget a helping hand. Refinance your auto loan today!

Restrictions apply. Contact us for details.

Reward Yourself This Year!

You worked hard last year building your checking account despite tricky economic conditions. Now, you deserve a reward. With an AlliedFCU Rewards Checking Account, you're constantly rewarded with a premium dividend rate. All you need to do to get the rate is have 15 debit card transactions and at least \$100 in direct deposits tied to the account each month. There's nothing to lose and everything to gain since you'll still get these great benefits found on your normal account:

- ★ Receive your paycheck up to two days early with direct deposit
- ★ Dodge ATM fees with the Co-Op Network
- * Save with every debit card transaction using the Round Up program
- ★ Earn points on every purchase with + Points

Put your checking account balance to work. Treat yourself with a Rewards Checking Account now! Call, text or drop by.



AlliedFCU will be closed for the following holiday:

Martin Luther King Jr. Day: Monday, January 15, 2024 Remember, we're always open online if you need anything during the holiday.

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