





## Holiday Joy And Safety

#### **CEO's Video Message**

The holidays are a wonderful time of year that brings out the best in people. They also bring out fraudsters. Watch this video for tips that can help protect your accounts and for ideas to pay for holiday splurges. Watch Video.



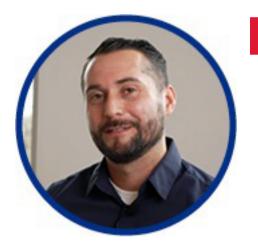
### HSAs, Homes, and Holidays

#### Health Savings Accounts: A Healthy Way To Save

Medical expenses – even if you have health insurance – can be steep. A Health Savings Account (HSA) can help you pay for some common (and often pricey) outof-pocket medical expenses at a tax advantage. Discover more.

### Buying A Home At Risk Of A Natural Disaster

Purchasing a home in an area of natural beauty can be idyllic. But also risky as natural disasters are becoming more common and severe. Before you start house hunting, check out these tips. **Keep reading.** 



### Employee Spotlight

### Jimmy Pineda, Financial Analyst

Jimmy's analytical focus helps the Credit Union hit its goals. Learn more about this skateboardloving Dodgers fan and his resolutions for the new year. <u>Watch the Spotlight.</u>



### Credit Union News

### **Products & Services**

#### HSA: Pay Medical Expenses Tax-Free

Healthcare costs can be enough to make anyone feel unwell. A Health Savings Account (HSA) is a smart way to get ahead of these expenses. Our HSA earns 2.50% APY\* on all balances. Plus, the account is tax free. **Open your HSA today.** 

# Make Your Life Easier With Checking with Direct Deposit

Save time and energy by adding Direct Deposit to your Credit Union Checking account. It's safe, reliable, and removes one more to-do off of your list. Plus you get a host of benefits, like a loan discount and monthly cash back. **Sign up for Direct Deposit.** 

#### New: Flex-Term Certificate

Our new Flex-Term Certificate delivers an impressive 5.00% APY while giving you the choice of term. Go short, 3, 6, or 9 months. Or long with a 12, 18, 24, 48, or 60 month term. It's up to you. It's the perfect mix of cash and control.

#### Pick your term.

#### Secure Your Financial Future With An IRA ASAP

Putting money into an individual retirement account (IRA) enables you to save for retirement with tax-free growth or on a tax-deferred basis. We offer traditional, Roth, and SEP IRAs. Opening one is easy. Get started today. Learn about our IRA options.

#### Calendar Upcoming Holidays

Thanksgiving Day Day after Thanksgiving Christmas Eve, Observed (half day) Christmas Day

November 23rd November 24th December 22nd

December 25th

#### FINANCIAL RESOURCES Financial Wellness Check Financial Education Center Tulee Digital Banking Current Scams

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Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. <u>National Credit Union Administration (NCUA)</u>, a U.S. government agency.

We do business in accordance with the Federal Fair Housing Law and The Equal Credit Opportunity Act.



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