

Quarterly Newsletter for Members of Kerr County Federal Credit Union

Don't let your Christmas **HÓ HÓ HÓ**  
Become your New Year **\$we, \$we, \$we**

## Holiday Loan Special

**\$1000** for **11** months **12%**<sup>apr\*</sup>

\*apr = annual percentage rate

**Y**ou say it every year after the holidays: "Next year I'm going to spend less money." It's easy to get carried away. It can be just as easy to stay financially fit, even during the busiest shopping season of the year.

The Credit Union National Association, the trade association for credit unions, and the Consumer Federation of America, Washington, D.C., suggest these holiday spending tips:

1. Budget your spending and set goals: Start with a realistic idea of how much you can spend on holiday gifts, food,

travel, and so on. Add it up and really give some thought to what you can afford. Think about where you might cut back and stick to your budget.

2. Make a list: Shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.

3. Comparison shop: Take the time to find the best deal. Fight the urge to get your shopping over with as quickly as possible, and, for the procrastinator:

Don't wait until the last minute!

4. Trim your interest payments: If you must pay with a credit card instead of using cash, use a card with a low-interest rate. Now is a good time to look for a lower-rate card--start at your credit union.

5. Open a holiday club account: Put some money in the account each month based on how much you spent this year; arrange to have that amount automatically deducted from your paycheck. This way, next year you'll have all the money you need. Plus, you'll earn interest rather than making big interest payments to finance next year's holiday shopping.

6. Take advantage of our Holiday Loan Special. Qualified members can borrow up to \$1000, take 11 months to repay and the interest rate is a low 12%. Know you're going to spend before you start shopping and your household budget won't be stretched in the New Year!

*Call us today to apply.*

## We're Giving Away Money!

That's right! Bring in your vehicle loan from another financial institution and refinance it with Kerr County Federal Credit Union and we'll GIVE you \$50!!

See a loan officer today at any of our convenient branches for more details. With rates as low as 6.50%<sup>apr\*</sup> it's a deal that'll put money in your pocket!

\*apr=annual percentage rate. Special does not apply to existing KCFCU loans. Normal lending policies apply. Contact us for more information. Offer may be withdrawn at any time.

