



Holiday Preparation & the **New Year**



**Summit Federal
Credit Union**

Located in Akron & Salem, Ohio

START PREPARING NOW



- Create a spending plan
- Connect with community resources
- Anticipate the unexpected
- Have a holiday spending strategy

Christmas Club

- Can be funded with Direct Deposit
- No minimum balance or deposit amount
- Accessible anytime
- Can be started anytime



Christmas Club Example:
 $\$25/\text{ pay} \times 26 \text{ pays/yr} = \underline{\$650}$

CREATE LASTING *Memories*

- Consider gifting an experience
- Start new traditions





Holiday Loan

- Signature Loan
- Much better interest rate than most credit cards
- Available November through December
- This year – a 1% rate reduction
- Can be used for more than just shopping
- Give yourself more money in your pocket

NEW YEAR NEW THINGS

*****Start a Savings Plan*****



- One account or several
- No minimum balance or account criteria
- Add a nickname to identify
- Use for specific event/ purpose or ongoing
- Accessible anytime

FREE UP THE CLUTTER

FREE Coin Counting for members

- Up to 50 lbs. per month
- No need to roll the coin

FREE U.S. Savings Bond Processing for members

- Once matured, value sits idle

treasurydirect.gov/BC/SBCPrice



Scholarships

- Up to 3 qty. \$1000 scholarships annually
- Members only
- No age limitations
- Helping your bottom line and reduce student loan debt





GET OUT OF DEBT

SAVE MONEY

BUILD CREDIT

BUILD CREDIT



TAX PREPARATION

ASSISTANCE TO HELP YOU SAVE

- Turbo Tax discount
Electronic tax preparing
- H & R Block discount
In person tax preparing





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