

Get Financially Fit for the Holidays!

Believe it or not, it's almost that time again! The holidays are rapidly approaching, and it is likely that this year, people will be finding this season a little more difficult than in past years. But there's still time to get organized and in shape financially to make sure that you have an enjoyable holiday season with family and friends.

Here are a few things to consider as you prepare for the holidays:

Set Priorities: What are the most important things to you this holiday season? Buying a Christmas tree, hosting your family's annual Thanksgiving Dinner, or rewarding your hard-working kids with great presents? Make a list of what is most important to your family over the holidays and work to achieve those goals.

Get Organized and Build a Budget: Once you know what your priorities are, it's time to get organized! The more organized you are, the more you will actually save. Plan out what you will need to purchase over the holidays, and stick to that plan! Also make sure to create as detailed and accurate of a budget as possible. By planning in advance, you make sure to reduce impulse buying, and can ensure you accomplish your goals for the holiday season.

Cut Spending and Start Saving: If you haven't already, now is the time to start cutting your spending and putting it aside for the holidays. \$20 here or there, whether cutting back on your coffee intake or trying to eat out less, can certainly add up over the next two to three months. Also, make sure to limit your use of high-interest credit, which costs you more than just purchasing items with cash or your ATM card. If you must use credit, give us a call, and make sure you have the lowest rate possible!

From setting up savings accounts to financial planning and more, UMFCU is here for you this holiday season! Give us a call at 800-245-0433 for more information about how we can help you!





Valued Member, Find Your Dream Home with a Little Help from UMFCU!

You most likely have heard over and over again that it's a buyer's market right now when it comes to real estate, but it's a point worth repeating! Rates have been at an all-time low and prices have come down substantially, making it a great time to think about purchasing a home.

But, don't make the mistake of waiting too long, because as our economy starts to improve, rates will soon jump back up, and you may miss out on the opportunity of a lifetime. UMFCU can help you to get the best deal on rates and terms for your mortgage, and can work carefully with you to figure out if buying is the best option for you right now. Plus, first-time homebuyers must close on their new home by the end of next month in order to take advantage of the \$8,000 Homebuyer Tax Credit passed in the stimulus bill!

Also, if you are a current homeowner, you can still take advantage of lower than average rates with a Home Equity Line of Credit to help with household expenses, repairs, or whatever extra costs may be weighing down your budget.

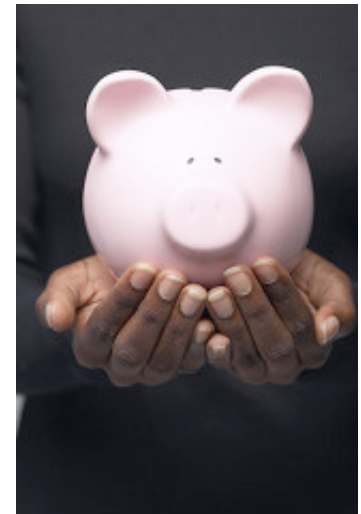
Visit our website for more information on rates or give us a call today!

Saving is Essential to Success!

The financial crisis has served as a firm reminder of the importance of saving. In good times and bad, it is essential that every American be looking to the future, and putting aside as much as they can each month, even if it is only a little bit.

Thankfully, UMFCU has a variety of savings products to help you reach your goals, whatever they may be, and with some of the best dividends possible. From regular savings to holiday club accounts, and money market accounts to certificates, we have just what you need.

Just [visit our website](#) to view the details and benefits of each account. Then, make sure to stop by a branch or call us at 800-245-0433 if you have any questions!



Holiday Closures

Just a reminder, we will be closed on Monday, October 12th, in observance of Columbus Day! We will return to our normal business hours on Tuesday, October 13th. We



hope you have a great holiday weekend!

November 12th.

Also, we will be closing next month for Veteran's Day on Wednesday, November 11th, and returning on Thursday,

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