

## A NOTE FROM OUR CEO

As we approach year-end, I extend my heartfelt appreciation for your unwavering support. This transformative year brought challenges and achievements, and your resilience inspires us.

Thank you for your valuable feedback, shaping our services to meet your needs better. We're committed to empowering you with top-notch digital banking and competitive rates, ensuring your financial success.

As we step into the next quarter, our credit union will continue evolving and thriving. Your trust is our foundation, and we'll maintain the highest service standards.

Warmest wishes for a joyous holiday season and a prosperous year ahead. Thank you for being part of our journey.

### UNLOCK FINANCIAL CONVENIENCE!

Say goodbye to paper checks! With our direct deposit tool, you can get your funds directly deposited into your account, saving you time and hassle.

### WE PUT THE FREE IN FREE CHECKING!

With our share draft checking accounts, you can enjoy FREE ATM/debit card access, FREE checks, FREE online banking, FREE direct deposit, FREE automatic overdraft protection from savings, and more!

### SHOP SMART THIS HOLIDAY!

This season, let our credit card be your trusty sidekick! Shop for gifts, indulge in festive feasts, and enjoy the season's magic while earning rewards on select cards.

[LEARN MORE ON OUR WEBSITE](#)



### UNWRAP THE GIFT OF SAVINGS!

'Tis the season to spread joy and cheer, and we've got the perfect gift for you! Start your holiday shopping early with our exclusive holiday loan, available from November 1, 2023 - January 31, 2024.

When you borrow up to \$2,000, you can enjoy a low, fixed rate of 4.99% APR\* for a flexible 12-month term.

[\\*CREDIT QUALIFICATION REQUIRED. LEARN MORE.](#)

### SPREAD THE WORD AND GET REWARDED!

Spread the word about FASNY FCU and earn \$25 when you refer a family member or fellow firefighter! It's a win-win!

[LEARN MORE ABOUT OUR MEMBERSHIP!](#)





# PROTECTING YOUR HOLIDAY CHEER: A CYBERSECURITY GUIDE

The holiday season brings joy but also the risk of online scams. Stay vigilant with these cybersecurity tips:

1. **Beware of Phishing** - Avoid clicking on links or attachments from unknown emails. Verify sender authenticity.
2. **Trust Reputable Retailers** - Shop from well-known websites with secure payment options (HTTPS, padlock symbol).
3. **Secure Devices** - Update software, use strong passwords, and enable multi-factor authentication.
4. **Verify Charities** - Check legitimacy before donating to avoid fake organizations.
5. **Avoid Fake Deals** - Be cautious with suspicious ads and links promising unrealistic discounts.
6. **Use Safe Wi-Fi** - Avoid public networks for sensitive activities in order to prevent data interception.
7. **Monitor Accounts** - Regularly review bank and credit card statements for unauthorized transactions.

## CUT HOUSE REPAIR COSTS THIS SEASON!

1. Conduct a thorough inspection to identify necessary repairs and prioritize them.
2. Opt for DIY projects for simple tasks and shop for materials during seasonal sales.
3. Consider buying in bulk to reduce costs and invest in reusable items like air and water filters.
4. Seal gaps and cracks to prevent energy loss and insulate your home adequately.
5. Utilize energy-efficient lighting and a programmable thermostat to cut down on utility expenses.
6. Clean gutters and chimneys regularly to avoid costly repairs.

## GO GREEN!

Go green with e-Statements, and experience a clutter-free, eco-friendly, and convenient experience! Access your account information, transactions, and more with just a few clicks.

## ENJOY SHARED BRANCHING!

Have you started taking advantage of the benefits of our shared branching network? We may have a branch in your neighborhood! Enjoy the convenience of the services that a CU Service Center has to offer.

## FINANCIAL FREEDOM AWAITS!

If you're looking to put more money in your pocket, it's time to explore refinancing your auto loan with us! Lower your monthly car payments and put extra cash back where it belongs - your wallet.

[APPLY NOW](#)

## HOLIDAY CLOSURES

**Indigenous Peoples' Day:** October 9, 2023

**Veterans Day:** November 10, 2023

**Thanksgiving Day:** November 23, 2023

**Black Friday:** November 24, 2023

**Christmas Day:** December 25, 2023

**New Year's Day:** January 1, 2024

**MLK Jr. Day:** January 15, 2024

**Presidents Day:** February 19, 2024



## UNLOCK THE PATH TO LIFESAVING!

Members of FASNY FCU who are enrolled in an accredited EMT certification course - this one's for you! Our EMT certification loan is tailored to provide the financial assistance you need to pursue your certification without the burden of upfront costs.

If you qualify, you can borrow as little as \$500.00 or up to \$10,000.00 at a fixed rate of 5.49% APR\*. You can also enjoy no prepayment penalty and deferment until the end of your program!

[\\*APPLY TODAY](#)