

# A NOTE FROM OUR CEO

As summer comes into focus and the world seems to sit back and take a break, we know you are still dedicated to protecting and serving our community 24/7. It's because of heroes like you that we can all enjoy ourselves while you look out for us.

That's why it's our mission to serve and provide you with whatever resources you need along the way. Offering services that support our firefighters and beyond is what drives us. You help us when we need it, so we want to help you where we can.

Thank you for all that you do for our community - we are inspired by your dedication! We hope your summer is filled with family, fun, and some downtime.

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### **JOIN US FOR OUR ANNUAL MEETING!**

When: August 11, 2023, at 8 a.m. Where: Sheraton Niagara Falls 300 3rd Street, Niagara Falls, NY 14303



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# HOW-TO FINANCIALLY PREPARE FOR COLLEGE

Going to college opens you up to many brand-new experiences and challenges. Striking out on your own to become a financially independent adult can be scary, especially if you don't feel prepared. Here are a few financial tips to help you feel ready to take on the world!

**Create a Budget -** Creating a realistic budget is the best way to set yourself up for financial success in college. Start by making a list of daily, monthly, and yearly expenses and map out their costs. From there, you will have a solid idea of how much you will spend overall.

**Earn Some Extra Cash** - Bringing in a little extra money before your first day of class gives you an advantage for your financial future. Whether you work a summer job or start a side hustle, any additional income can help you feel secure and prepared for the next season of your life. If you're not in a place to earn over the summer, many colleges offer work-study programs, so you have a steady income throughout the school year.

**Build Your Credit -** Your credit score will stick with you throughout your life, so it's smart to start building it early. Going into college with a good credit score will open plenty of opportunities for you. You can start building your credit by opening a secured credit card. Owning a secured credit card is like putting training wheels on a regular credit card, so there is less room for error. If opening a credit card yourself seems too intimidating, you can become an authorized user on your parent or guardian's credit card.

### FEEL CONFIDENT IN THE WAY YOU SPEND.

Our Visa Credit Cards enable you to enjoy low rates and other conveniences while you spend.

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### **HOLIDAY CLOSURES**

Memorial Day: Monday, May 29, 2023

**Juneteenth** Monday, June 19, 2023

**Independence Day:** Tuesday, July 4, 2023

**Labor Day:** Monday, September 4, 2023



### **HELP US GROW TOGETHER!**

Expand our community by referring a family member or fellow firefighter to become a member of FASNY FCU so they can enjoy our member services and benefits. Refer your family or fellow firefighters today, and let's get growing!



With a signature loan, you can fund the vacation of your dreams while enjoying competitive rates and flexible terms.

LEARN MORE



### START YOUR IGNITION; WE'RE REVVING UP TO GREAT RATES!

An auto loan can help you get the car of your dreams while providing you with low interest rates and flexible terms. Apply today and get the rate you deserve!

**APPLY TODAY** 

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