



# THANK YOU FOR AN AMAZING 2021!

As we enter this new year, we want to thank you for your membership at **POE Federal Credit Union**. With each challenge we have faced, you have supported us. We can accomplish anything when we come together. 2022 brings many new opportunities that we are looking forward to. We are excited about the possibility of growth in many areas here at the credit union.

We are passionate about helping our members and providing them with the best possible tools to achieve their goals. Whether you are interested in improving your credit score, buying a new home, or teaching your children good money management skills, we are here to support you. Please do not hesitate to stop in today or visit us online to view our current promotions.

On behalf of **POE Federal Credit Union**, we would like to extend our appreciation for your continued commitment to our efforts to be the primary financial institution for our members. Let's tackle this next year together! 1460



## SWEETHEART DEAL 2022!

Valentine's Day is quickly approaching. We are offering a deal to our members! On February 11 ONLY, receive **1.00% APR\*** off signature loans. This deal does not last long!

\*APR = ANNUAL PERCENTAGE RATE. RATE BASED ON CREDITWORTHINESS AND TERM OF LOAN.

## HOW TO BEAT THE POST-HOLIDAY FINANCIAL BLUES

You are not a bad person for spending money on loved ones. Don't let guilt get in the way of tackling your debt! First, you must make debt payments in monthly installments that are doable for you. Divide your holiday debt over a few months to make those payments more manageable. The average person expects to spend around \$900 during the holidays, so essentially you could make \$300 payments in three months and not get sucked into the credit card debt cyclone. Secondly, trim any extra financial fat that may be harmful to managing your debt. Take lunch to work three out of five days in the week. Make coffee at home for a week instead of purchasing at a cafe. Taking these small cuts won't hurt too much. The best time to start tackling your debt is now! Do not be afraid to accomplish your goals.

## WINTER 2022

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## STAY CONNECTED WITH YOUR FINANCES

No need to visit a branch! Download our mobile app for 24/7, convenient access to your account!



For all your financial needs, visit [poefcu.org](http://poefcu.org).

## HOW TO GET FIT ON A BUDGET

Between the costs of gym memberships, workout clothes, and equipment, getting fit can be a budget-buster. There are countless low-cost and free alternatives to help you get in shape while saving money. Here are a few:

- Work out at home with YouTube exercise channels
- Download fitness apps for training, tracking, and accountability
- Buy a cheap fitness tracker to monitor workout goals
- Go on a walk outside or at a nearby park with your family

## LOW-COST WINTER ACTIVITIES TO DO WITH KIDS

Having fun in the winter can sometimes be difficult, but it doesn't always have to break the bank. There are several ways to get your kids moving and active during those cold winter months. We are here to share a few of those with you.

Have a family fun day with everyone! First, have the kids help make some soup in the crockpot. While everyone waits for the soup to cook, build a fort out of blankets in the living room and watch winter-themed movies on the television. Once the soup is finished, have a fun winter-themed indoor picnic with some homemade hot chocolate. Not only are you having a fun, low-cost winter day at home, you are also making memories with your family!



### CONNECT WITH US ON SOCIAL MEDIA

-  @poefcu
-  @CreditPoe
-  @poe\_fcu

### HOLIDAY CLOSINGS

**New Year's Day**  
January 1

**Martin Luther King Jr. Day**  
January 17

**Presidents Day**  
February 21



16900



### Warm up with VISA® Credit Card Bonus Points rewards through POE FCU!

Why not get rewarded while shopping for the holidays? What are you waiting for? Start earning points today.

[LEARN MORE](#)



### CORE CHANGE COMING SOON!

The Credit Union is upgrading to a new core platform that will offer new technologies, new services, and enhancements to already existing services. We know this system will take some getting used to. However, the staff, along with our support team, will be here to answer any questions and educate our members. We look forward to the upcoming changes and the new services that will be offered to our members. 11444

More info will be coming soon. Please pay attention to our website in the upcoming weeks for updates.

### LOCATIONS

#### Main Office

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