



CELEBRATE SUMMER!

Thank you for your membership at POE Federal Credit Union. Together we have celebrated life-changing achievements, tackled insurmountable hurdles, and are diving stronger than ever into the season ahead.

Both outside the walls of our branch, and our homes, things have been a little more complicated in the world. We all felt, and now we are finally coming out on the other end. Through these summer months, let us continue to grow and remember that anything is possible when we work together.

We know that you have a choice when it comes to your financial institution, and we are honored to have you as part of the POE Federal Credit Union family. We are committed to working each day to positively impact and enrich the lives of our members.

Whether you're buying a new home, ready for a vacation, or a new car, we are here to support you. By providing superior financial services, whatever you're dreaming, we are too. Please don't hesitate to contact us today to let us know how we can help you this summer.



STAY CONNECTED WITH YOUR FINANCES.

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



SUMMER 2021

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HOW TO CREATE A BUDGET IN COLLEGE

As you prepare for a new year at college, managing your money may be the last thing on your mind. But, college is the perfect time to instill strong and healthy financial habits, such as budgeting and living within your means. By starting on the right foot with good saving and spending habits, you'll have a good chance to set yourself up for a life of financial success.

What areas do you spend the most in? What goals are you saving for? As a student, you'll have a different set of priorities and financial responsibilities than if you were in the workforce. Here are a few categories to keep in mind as you create a budget and continue to track costs at the end of each semester:

Housing: Living with family while you attend college can be a great way to save money. If that isn't possible, you have a couple of options such as off-campus housing or on-campus housing.

Books: Textbooks can be an expensive addition to your budget. Buying a gently used textbook rather than a brand-new one — or buying an e-book instead of a printed textbook — can save big bucks.

Food: Decide what makes the most sense for you between classes, whether it's packing a lunch you can eat on campus, stopping at a cafe, or picking up a bargain takeout meal.

Entertainment: At college, there are plenty of opportunities to have fun without spending loads of money. Keep up-to-date on upcoming school events, many of which may be cheap or free.

Transportation: In most college towns, having a car can become an inconvenience. If possible, save the money you would spend on parking, insurance, and gas, or use public transportation instead.

SHARPIES, CALCULATORS, AND BACKPACKS, OH MY!

Attention teachers and parents! Get everything you need for back-to-school with a personal loan from POE FCU!



GO THE EXTRA MILE!

Contact us to get an auto loan from POE FCU today!



REFER A FRIEND!

Get paid when you refer a friend to join POE!



ONE CARD, SO MANY POSSIBILITIES!
When you get a VISA® Credit Card through POE FCU, the possibilities are endless! With the ability to earn points for you to redeem later, it's a no-brainer!

SUMMER SAVINGS GUIDE

Here are a few ways you can make some hidden savings each month.

- **July:** Summertime can mean pressure to plan a dream vacation for your family. If that's just not in the budget, opt for a staycation instead. There are tons of ideas - visit local parks and beaches, hit the museums and theaters, or even go camping in your own backyard. If you do decide on a summer getaway, do some research and perhaps go with a travel agent to get the best deal available.
- **August:** Back to school? Already? Yes, summer is short, and by August, the shelves are stocked, and ads are pushing all things back to school. Whether you're shopping for students or not, the savings abound on food items, office supplies, clothes and shoes, and home goods. Garden Tip: Pre-fall is also the perfect time to get some of those autumn crops in the ground to ensure a Thanksgiving harvest.
- **September:** Fall is just around the corner, and the cooler weather is rolling in, which means open windows and no need for air conditioning. More fresh air and lower electric bills are a win-win!



CHRISTMAS IN JULY!
It is Christmas in July at POE FCU! We got word that Santa has mixed some \$50 bills in with the \$20 dollar bills in our ATM!

LOCATIONS

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HOLIDAY CLOSINGS

Independence Day


July 5, 2021

Labor Day

September 6, 2021

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NCUA 