



# THANK YOU MEMBERS!

One down and one more quarter to go! Thank you for your membership at Post Office Employees Federal Credit Union. As we reflect on this past year, we are reminded that when faced with obstacles, we can conquer anything when we come together.

Against all odds, our branch and our families continue to grow stronger. At Post Office Employees Federal Credit Union, we will continue to work each day in the best interest of our members and their families. We know that you have a choice when it comes to your financial institution, and we are honored you have chosen to partner with us.

From back-to-school budgeting all the way to Christmas vacations, we've got your back and remain committed to providing superior financial services. Let us take on this next quarter like we take on everything else, together.



**START UNPACKING WITH OUR MORTGAGE LOANS!**

Start unpacking when you get a mortgage loan with POE FCU. Our mortgage loans are designed to fit your lifestyle and budget. What are you waiting for? Visit our website to learn more!

*Celebrate With Us!*

**INTERNATIONAL CREDIT UNION DAY**

THURSDAY, OCTOBER 21

## FALL 2021

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*There are 2 lucky numbers in the newsletter. If you find your account number, let us know! Winners will win \$10!*

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

**## PHONE AUTO-ATTENDANT IS COMING!!!**

In the next few months, POE FCU will be implementing a new automated phone system. The auto-attendant system will reduce wait times and get members to the right department faster. We will also be adding more phone lines to our audio response system to reduce call congestion. We highly encourage members to enroll in home and mobile banking for balance inquiries, transfers, and bill payments. Visit [www.poefcu.org](http://www.poefcu.org) and click Online Banking to enroll in home banking, and then download our app for mobile banking.

To use the audio response system, call 318-222-1924.

Please call one of our Member Service personnel for any assistance in enrolling.

# SIMPLE TIPS FOR SAVING MONEY DURING THE HOLIDAYS

The holiday season usually means spending season—here's how to cut back and still enjoy the festivities.

- Cut back on nonessential spending before the holiday season
- Shop early to avoid making hasty and expensive purchases
- Consider creating a holiday-specific bank account so you will be able to see how much you have left for the season
- Only spend within your means. If your budget is tight, don't start looking for ways to spend more than you have



## EARN REWARDS WHILE YOU SHOP!

For every retail purchase you make with our VISA® Credit Card through POE FCU, you gain bonus points to redeem towards your favorite name-brand merchandise.

## HOW TO REFINANCE YOUR CAR LOAN

Refinancing debt is a common strategy to address issues with your budget. By swapping out your old loan for a new one with lower payments or a lower interest rate, you have the option to free up funds in the short term or save money in the long term.

If you have a car loan, that's a good place to start because they tend to require fewer upfront costs and fewer years than having to refinance a mortgage, for example. We'll break down everything you need to know about refinancing a car loan, including how to decide whether or not it's the right choice.

### SIGN UP FOR E-STATEMENTS!

Save time. Save trees. Switch to e-Statements! Sign up today! 11633

### CONNECT WITH US ON SOCIAL MEDIA



### HOLIDAY CLOSINGS

**Columbus Day**  
October 11

**Christmas**  
December 24-27

**Veterans Day**  
November 11

**New Year's Eve**  
December 31

**Thanksgiving**  
November 25-26



## 4 FALL SAVINGS TRICKS

In a season with falling temperatures and a costly holiday (hello, Halloween), it'd seem savings are hard to come by. Not so. Here are a few ideas for getting fall essentials for a lot less than you'd think.

1. Stock up on candy clearance.
2. Shop for garden tools at end-of-season sales.
3. Use DIY fall decor. Look around the house or yard to see what you have on hand that you can use to decorate.
4. Reverse your fans to reduce energy costs. In the fall and winter fans should rotate clockwise to recirculate the air. 1779

**A DEAL TO DIE FOR**  
THE PASSWORD IS "RELATIONSHIP". IF YOU MISS OUT ON THIS GREAT OFFER, THE REGRET WILL POSITIVELY HAUNT YOU.  
HAPPY HALLOWEEN FROM POEFCU

**Auto Loan Rates as low as 1.95% APR\* or up to 1.25% off Signature Loans.**  
Offer ends Oct 31 at midnight.

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



Love My Credit Union®  
rewards

### TAKE ADVANTAGE TODAY!

Have you taken advantage of Love My Credit Union Rewards? We provide access to savings of up to 50% or more off the retail price on products and services you use every day!

### STAY CONNECTED WITH YOUR FINANCES

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



### LOCATIONS

#### Main Office

2443 Texas Avenue  
Shreveport, LA 71103  
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#### Bossier Office

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