



2021 | QUARTER 4

# THE KITCHEN TABLE

## NEWSLETTER

### MESSAGE FROM THE CEO

Approaching the final stretch of the year and we couldn't have done it alone. Our NY Firefighters Bravest FCU family would not be the financial institution you see here today without the men and women tirelessly working to keep our community protected. It is our honor to support the work of these individuals and organizations providing first-class financial services and products.

As we turn the corner into a new quarter, trust that you can rely on NY Firefighters Bravest FCU to take care of you for a change. From getting your kids prepared for school to building a holiday budget, you can count on us.

Thank you for not only your membership but for everything you have done for this community. We are proud that you have chosen to be a part of the NY Firefighters Bravest FCU family and look forward to serving you for years to come.

### HOLIDAY CLOSURES

**Columbus Day**  
October 11

**Veterans Day**  
November 11

**Thanksgiving**  
November 24 @ noon

**Thanksgiving**  
November 25

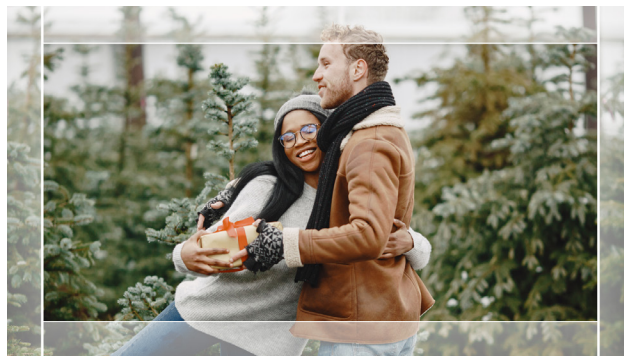
**Christmas Eve**  
December 24

**New Year's Eve**  
December 31

### THE HOLIDAYS ARE QUICKLY APPROACHING!

Apply for a Holiday Loan to help you get the funds you need to make the holidays unforgettable! Terms are up to \$1,500 for 12 months at 8.5% APR\* beginning October 12.

\*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed.



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### CONTACT US

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☎ (518) 453-9748

**FOLLOW US ON SOCIAL MEDIA!**



'Break Through' high rates when you choose to get an auto loan through NY Bravest FCU! With rates as low as 1.49% APR\*, let us help you get the car you want at the price you need.

\*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed.



## WEALTH MANAGEMENT

You have invested your entire careers serving and protecting the community, let us help you protect and preserve your investments. Begin working with the Firefighters Financial Group today!

Visit our website for more details:  
[nybravestfcu.org/wealth-management](http://nybravestfcu.org/wealth-management)



You can count on us to help you get a competitively LOW rate on your mortgage loan. Give us a call at (518) 453-9748 to apply or visit our website to learn more!

## 4 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

### Open a NY Bravest FCU Checking Account and receive a free debit card!

- Access cash at nearly 30,000 free CO-OP ATMS throughout the U.S.
- Free ATMS can also be accessed through CU24 and SEFCU
- Use it for purchases at merchants that accept VISA
- Ability to add your debit card to digital wallet coming soon!

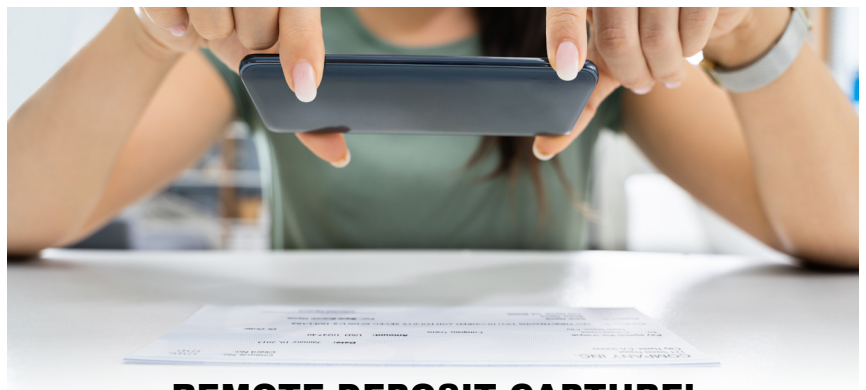


### HAVE QUESTIONS? CHAT WITH AN EXPERT TODAY!



**Mortgage Professional:**  
Mark Carlin  
Give him a call!  
(518) 453-9748

**Travel Agent:**  
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(732) 239-2062



### REMOTE DEPOSIT CAPTURE!

It feels good to use remote deposit capture through NY Bravest FCU. Just snap a picture of your check. It's easier than taking a selfie!