

THE LADDER'S LIFELINE

OFFICIAL NEWSLETTER OF ALBANY FIREMEN'S FEDERAL CREDIT UNION



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MESSAGE FROM THE CEO

By Renee Cowan, CEO

Greetings! We are excited to be a small part of our members' goals and dreams for yet another year. Even though this will be our 85th year supporting the greatest citizens that Albany, New York, has to offer, we are proud to say that we still hold strong to the foundation that was established in 1935. From the fresh dreamer to the rooted business owner, we want to help you invest in YOU. The credit union serves the needs of its membership.

All family members of those eligible for membership may also join the credit union and take advantage of the many services. We are so honored to be working with so many amazing people in our community.

We hope to continue to serve your financial needs for years to come. Please take a few moment to stay up to date with our latest services and offerings. On page 3, we have compiled some tips for putting your tax refund to good use. Thank you again for an amazing first quarter and please let us know how we can help you anytime! Stay blessed.

NOW INTRODUCING

MOBILE CAPTURE

Members will now be able to deposit checks into the credit union by taking a picture of their check from the AFFCU app in order to make a deposit!



HOLIDAY CLOSINGS:
May 25th, Memorial Day

ANNUAL MEETING:
TBD

CONSOLIDATION LOAN



THE TOP 5 BEST GIFTS FOR MOM:

1. A warm cashmere sweater from Everlane.
2. An Amazon Kindle so she can read anywhere.
3. A bundle of soft, crisp sheets and bedding from Brooklinen.
4. Open a share certificate for her from AFFCU.
5. A gift subscription to Disney Plus.



Get rid of the paper clutter.

Sign up for e-Statements today!

Sunday, May 10, 2020

It's time to apply for an RV Loan

← and hit the road!

**FALL FORWARD,
IN YOUR
FAILING, AND
RISE UP WITH
A SOUL ON
FIRE!**
-MICHAEL BECKWITH



Download our
Mobile App!

**DEPOSIT
CHECKS
STRAIGHT
FROM
YOUR
PHONE!**

Find your happy place.



Secure a Loan Today.

SUMMER BUDGETING TIPS FOR THE FAMILY

Stay local this summer and save! Here are a few creative ideas to stay on budget.

1. Enjoy the great outdoors with your family.
2. Research free local festivals and events.
3. Take advantage of your local library.
4. Organize a family garage sale and sell things.
5. Don't eat out so much. Brown-bag it at work.
6. Bump up the temperature by a few degrees.
7. Cook outside when you are able to.



When filing taxes and want money to go into your checking account, remember to include a 10 at the end of your savings account number in order to not delay processing.

You can maximize your tax refund in several ways — from paying off high-interest debt to investing in a business or saving for retirement. One or more of these options could be the perfect fit for you.

1. Pay off high-interest debt.
2. Up your 401(k) contributions.
3. Increase a home down payment or resale value.
4. Make investments that save time and money.
5. Open a credit card or savings account with benefits.
6. Give a tax-free annual gift.
7. Create an emergency fund.
8. Start a business.
9. Seed the college fund.



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