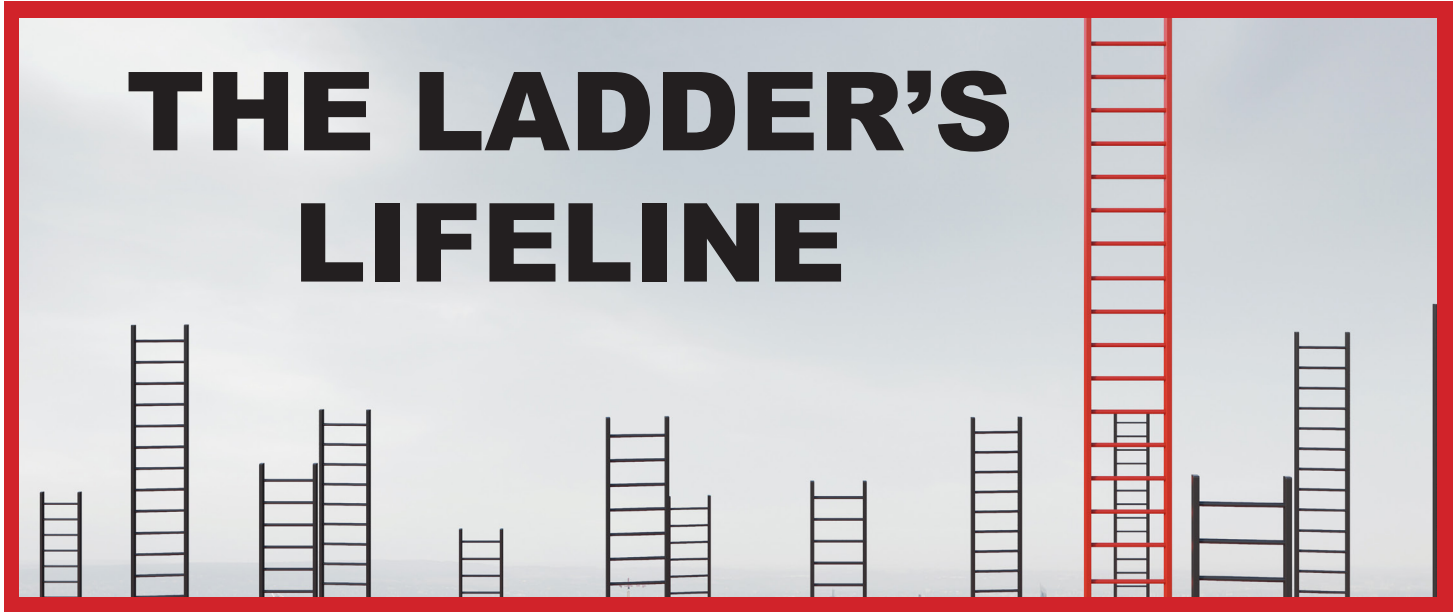


THE LADDER'S LIFELINE



WHAT'S INSIDE

- P1. CEO Message
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- Staycation Tips
- Holiday Loan Options
- P3. Lucky Savers Share Certificates
- Holiday DIY Gift Idea

MESSAGE FROM THE CEO

By Renee Cowan, CEO

Spending time at home seems to make our days go by slowly, and with no clear end in sight to this pandemic, our spirits can get low. Being able to find that outlet to bring joy to our days is necessary in order to keep our mental and emotional health at a good level. Cabin fever is very real, and it can get us down. Although this has been a difficult time and we have had little time to adjust, there are many things that can be done to improve your day-to-day living: whether that be taking yoga lessons from YouTube, starting a virtual book club, cooking with your family, or online shopping for home improvement projects!

Everyone in our community has felt the impact of COVID-19 together, including many businesses that have been hurting due to the loss of their customers. Another way to not only better your day, but better your community, is partaking in shopping local. Your dollars go to stimulating our local economy, and more often than not, local business owners invest back into our communities, too.

Remain optimistic in the face of social distancing and isolation. The world needs positivity right now, and you may find that within your home, but you definitely will in our community.

Download our Mobile App and enjoy financial freedom!





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We're here for you.



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Refinance your
Auto Loan
today!

WINTER STAYCATION IDEAS

Many families take advantage of winter to get out of the cold and take a vacation to visit somewhere warmer. Unfortunately, for some families, taking a vacation, especially around the holidays just isn't in the budget. Though staying home during the cold winter months may not seem like much of a vacation, there are many benefits to a staycation:

You save money. You get the opportunity to learn more about your area. There's no packing and unpacking. The money you spend stays local, which helps support the local economy. You also strengthen bonds and connections with each other.

You don't need to spend a lot of money or travel far to enjoy fun activities and create memories as a family. Though you may be tempted to get done some of your projects or chores you've been putting off, instead use the time to really enjoy each other.

Here are some fun staycation ideas:

- Explore your community
- Visit a local museum or aquarium
- Enjoy the outdoors
- Learn something new
- Get crafty
- Enjoy a meal as a family



FEARLESS

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Weekends are better around a
campfire.

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HOLIDAY CLOSINGS:

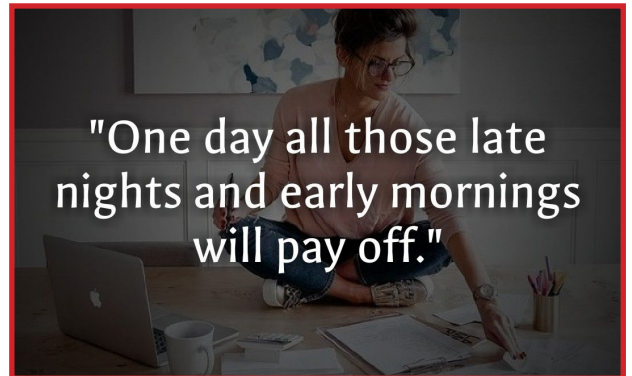
Veterans Day
Wednesday, November 11

Thanksgiving
Thursday, November 26
(Closing at noon)
Friday, November 27

Christmas
Thursday, December 24
(Closing at noon)
Friday, December 25

New Year's Eve
Friday, December 31
(Closing at noon)

New Year's Day



"One day all those late
nights and early mornings
will pay off."



Apply for a
Holiday Loan

Get up to \$1500 at 8.5% APR*
for up to 12 months

*APY = annual percentage yield, apr = annual percentage rate, rate based on creditworthiness and term of loan, rates are subject to change at any time and are not guaranteed, we provide links to third party partners, independent from albany firemen's federal credit union, these links are provided only as a convenience; we do not manage the content of those sites, the privacy and security policies of external websites will differ from those of albanyfiremensfcu.com.



Transfers made easy!
 With our Mobile App, you can conduct transfers between yourself and other members.
 Download the app to get started!

THE SECRET OF GETTING AHEAD IS GETTING STARTED.
 -MARK TWAIN



Pay bills the easy way!



Lucky Savers Share Certificates!

LUCKY SAVERS SHARE CERTIFICATES!
 When you open up your account and deposit at least \$25, you'll be entered into a contest to win some money for our Lucky Savers Share Certificates! Prizes range from \$25-\$5,000, and all of that can go into your new account!

DIY YUMMY HOLIDAY GIFT IDEA
 Here is a yummy DIY gift idea. Grab a quart-size mason jar and begin layering the following ingredients. This is the perfect holiday gift for almost anyone! Who doesn't like to bake cookies?



- DOUBLE CHOCOLATE MINT CHRISTMAS COOKIES IN A JAR RECIPE**
- Grab a quart-size mason jar and begin layering the following ingredients. Gently tap the bottom of the jar on the counter as you go to get everything to lay down into the jar nice and flat.
- Layer the following in this order
- 1/2 C sugar
 - 1/2 C brown sugar
 - 1/4 C cocoa powder
 - 1/2 tsp salt
 - 1/2 tsp baking soda
 - 1 and 1/4 C flour
 - 2/3 C chocolate chips
 - 2/3 C peppermint chips



Success is a series of small wins.

MEMBER APPRECIATION

In September of 1935, the Albany Firemen took a giant step into the future. They formed the 609th federal credit union in the United States. It's no wonder why hundreds of millions of people worldwide choose credit unions to service their financial needs. Each and every credit union puts an emphasis on providing service to its members and local communities. That local service—community by community—contributes to a greater global reach that touches more than 274 million members. As cooperative and democratic financial institutions, AFFCU's success depends on the success of our members and community. Your best interest is in our best interest. We appreciate you for all of your support over the years. Thank you for allowing us to be a part of your life.

You're Amazing

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