



2024 | QUARTER 2

THE KITCHEN TABLE

NEWSLETTER

MESSAGE FROM THE CEO

A Note To Our Members,

As another quarter ends, I want to celebrate our frontline workers. Our credit union is not just an institution but a collective of extraordinary individuals who are the heroes of our communities.

Your unyielding dedication and resilience continue to inspire us. Your devotion, hard work, and sacrifices keep our communities safe, and we are immensely grateful for the privilege of serving you.

As we keep up with the constantly changing world, we want to remind you that we are here for you, just as you are here for us. Our commitment is to create innovative solutions and services that cater to the needs of those who work tirelessly to safeguard and serve our communities.

Thank you for being a vital part of our credit union family. Your trust, your resilience, and your dedication are what make our journey meaningful.

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Stay Connected To Your Finances On The Go

GREAT RATES ON AUTO LOANS.

Hit the road in style! Let NY Bravest FCU help you secure an auto loan with competitive rates and flexible terms. Drive off with confidence today!

[LEARN MORE](#)



Tip: Now is an excellent time for a lease buyout. Don't give your car's equity back to the dealership. Finance the car and keep the equity in your pocket.

STOP CYBER CRIMINALS IN THEIR TRACKS!

NY Bravest FCU wants to keep you informed and equip you with the knowledge to stay safe. Remember that we will never contact you via phone or text to request specific personal financial or account information. Our team members will only ask you to verify such details when YOU initiate the call. If you encounter a suspicious interaction, don't hesitate to end the call and contact us directly at (518) 453-9748. Your financial and personal security is our priority!

HOLIDAY CLOSURES

Memorial Day
Monday, May 27, 2024

Juneteenth
Wednesday, June 19, 2024

CONTACT US

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(518) 453-9748

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Consider our share certificate options at NY Bravest FCU. Secure your savings with competitive rates and watch your money grow!

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AFFORDABLE ACTIVITIES TO DO WITH YOUR KIDS THIS SUMMER

Summer is almost here, and it's the ideal time to create lasting memories with your children without going over budget. While it may be tempting to go on a lavish vacation or visit an expensive theme park, there are plenty of affordable activities that can provide endless fun for your family. Here are a few delightful and inexpensive things you can do with your kids over the summer:

1. Grab a bucket of chalk and draw to your heart's content. Create a positive message for the world, make it a themed mural, or recreate your favorite cartoon characters! The only limit is your imagination!
2. Pick a nice, clear night away from city lights. Bring a treat, and then look at the stars for an hour. Have a list of constellations ready. Download a free stargazing app, then try to find all the constellations on your list!
3. Dedicate a few hours of fun for the whole family and have a game night! Try classics like Pictionary or Go Fish!
4. Make it a bubble day! Look for ways online to create a good bubble solution and giant wands, and go out for your bubble extravaganza. See who can make the most giant bubbles and treat them with bubble tea!

Spending quality time with your kids during summer doesn't have to be expensive. Try these affordable activities that will keep your kids entertained and create treasured memories that will last a lifetime.

TAX DAY TIPS FOR A SMOOTH FILING PROCESS

- Tax Day is April 15 this year. Collect W-2s, 1099s, and deduction receipts in anticipation
- Your filing status impacts your tax rate and deductions
- E-filing is more secure and speeds up processing. Opt for direct deposit for faster refunds
- Beware of tax scams - the IRS won't request info via email or phone
- Tax laws change, so stay informed and updated



EMPOWER YOUR KIDS WITH A LIFETIME OF FINANCIAL SAVVY!

NY Bravest FCU youth rewards savings account teaches your kids to save for future goals in a safe and supportive environment.

WANT TO SIMPLIFY YOUR FINANCES?

Sign up for direct deposit with NY Bravest FCU and get your hard-earned money faster and more securely. Sign up today for seamless banking!

[SIGN UP TODAY](#)



TACKLE YOUR EXPENSES WITH EASE!

NY Bravest FCU offers Visa® Credit Cards with flexible terms and competitive rates. Enjoy no balance transfer fees for our credit cards. Take control of your spending today and enjoy the perks!

[LEARN MORE](#)

STAY CONNECTED TO YOUR FINANCES ON THE GO!

Manage your accounts effortlessly wherever duty takes you with our mobile app. Download now and take control of your finances!

Plus, did you know that you can make check deposits from the comfort of your couch with our mobile app? It's fast, secure, and convenient.

