



## A LETTER FROM THE CEO

Happy New Year, and thank you for an amazing 2021! We are looking forward to the new year ahead. New year, new financial goals! Are you starting off the new year with a list of resolutions? Consider adding a few financial to-dos to that list! Here are a few we suggest: Improve your credit score, pay off debt, and create an emergency fund. Once you have determined what your 2022 goals are, the next step is to take action. Jump in headfirst. After you accomplish one thing on your list, the rest will come easy.

From everyone at Las Colinas Federal Credit Union, thank you. Thank you for everything that you have done for this community. We are excited to see what the future holds for us, and we only wish to continue to grow. We are proud that you have chosen us to be your financial institution. Let's tackle this next year together!

- Kevin Scott, CEO/President



### HANDHELD CONVENIENCE!

Apply for a credit card with Las Colinas FCU! Experience financial freedom with the spending flexibility provided by our cards. Our card will give you everything you need!

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Visit our website today!  
[lascolinasfcu.com](http://lascolinasfcu.com)





**DOWNLOAD OUR MOBILE APP!**

Never miss a beat because of your finances! Download our Mobile App and have the freedom to bank from wherever you are. Make the switch to Mobile Banking today and never look back!



**REFINANCE TODAY!**

Just because you have a vehicle loan with another institution doesn't mean you're stuck with it. Refinance your existing loan at a lower rate with Las Colinas FCU to save on your monthly payments.

[LEARN MORE](#)

**CONSOLIDATE YOUR DEBT TODAY**

Your life isn't one-size-fits-all, and neither are our loans. Explore a variety of options to find the best fit for your borrowing needs. Visit our website to view the loans we offer!

**A FEW MONEY-SAVING TIPS FOR JANUARY**

With savings accounts drained from Christmas parties, presents, and New Year's resolutions being set, money is on the top of minds for many people this January. Follow these quick and easy money-saving tips to help you get started fresh this year!

- 1. Reconsider insurance policies:** Take your annual renewal as an opportunity to look for a better deal through online comparison shopping. You may also be able to scale back your insurance if you have more coverage than you need.
- 2. Gizmos and Gadgets:** While it may be compelling to keep up with modern technology and get the latest smartphone available, it is most important to have a working phone that you can afford.
- 3. Supermarket Self-control:** Before you make a visit to the supermarket for the basics, make a list and be sure to stick to it. Do not make any impulse purchases unless they were on your list.
- 4. Buy Efficient Food:** Try to buy food that will last longer or can be frozen. Avoid fancy packaging because, usually, the food quality is identical.



**CLOSURES**

- January 1:** New Years Day
- January 17:** Martin Luther King Jr. Day
- February 21:** Presidents Day

**CONTACT US**

**Schedule a virtual appointment with us today!**

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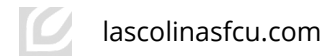
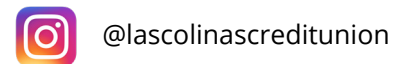
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**We're proud to be the credit union for some of America's best loved brands.**

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