

A LETTER FROM THE CEO

One down and one more quarter to go! Thank you for your membership at Las Colinas Federal Credit Union. As we reflect on this past year, we are reminded that when faced with obstacles, we can conquer anything when we come together.

Against all odds, our branch and our families continue to grow stronger. At Las Colinas Federal Credit Union, we will continue to work each day in the best interest of our members and their families. We know that you have a choice when it comes to your financial institution, and we are honored you have chosen to partner with us.

From back-to-school budgeting all the way to Christmas vacations, we've got your back and remain committed to providing superior financial services. Let us take on this next quarter like we take on everything else, together.

- Kevin Scott, CEO/President



TIME TO HIT THE ROAD!

Spice up this fall season and hit the road with an auto loan! Get ready for your next adventure with the perfect car at the perfect price. Let us help make this season one to remember.

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CLOSURES

November 25: Thanksgiving

November 26: North Dallas &

R3 Branches closed

December 24: Closing at 1p.m.

December 25: Christmas

Jan 1, 2022: New Year's Day



DON'T LET HALLOWEEN BREAK YOUR BUDGET

October is a month of pumpkins, costumes, candy, and ghosts. It's also a time when parents of all ages open their wallets to spend. Halloween purchases can really add up, as this is one of the most popular holidays in the U.S.

Don't let the first holiday of the fall season break your budget. Read on to discover ways to reduce those tricky costs.

- 1. **Trick-or-Treating:** Use a pillowcase or shopping bag to haul in those treats. Not only will it save money, but it's also a chance to be creative and decorate an accessory to match your child's costume.
- **2. Halloween Entertaining:** Plan ahead and get crafty! Have your guests bring a food item to cut costs.
- **3. Cost-Conscious Costumes:** Skip the costume store and get thrift! Stop by the thrift store and create your own costume.



ENJOY THE GIFT OF GIVING!

Get some extra cash in your pocket this holiday season with a Holiday Loan from Las Colinas.



CHECKING MADE EASY!

Current members can apply for a checking account today on our website!



WE'VE GOT YOUR BACK!

When you download our mobile app, you can rest assured knowing that we've got your back! Experience the flexibility of taking care of your finances from the palm of your hands. Let nothing hold you back!







Here are a few ways you can make some hidden savings each month.

October: Do Halloween for less with homemade costumes and bulk candy! Decorate frugally inside and out with mums, pumpkins, and a few scarecrows.

November: Think about your holiday plans and how you can save. If you're traveling, book early and travel off-peak if possible. If you're hosting, consider a potluck where each guest contributes a dish or beverage.

December: Set a holiday budget and stick with it. When it comes to family gift exchanges, suggest a pollyanna in order to minimize the money and time spent on gift-buying.



EVENTS

Come celebrate International Credit Union Day with us on October 21! Stop into one of our branches; we'd love to see you.

CONTACT US

Schedule a virtual appointment with us today!

Local: (214) 273-5094

Toll-Free: (800) 851-5132

Fax: (214) 273-7111 Member Services:

memberserv@lascolinasfcu.com **Loans:** loans@lascolinasfcu.com

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