

### A LETTER FROM THE CEO

Thank you for your membership at Las Colinas Federal Credit Union. Together we have celebrated life-changing achievements, tackled insurmountable hurdles, and are diving stronger than ever into the season ahead.

Both outside the walls of our branch, and our homes, things have been a little more complicated in the world. We all felt it, and now we are finally coming out on the other end. Through these summer months, let us continue to grow and remember that anything is possible when we work together.

We know that you have a choice when it comes to your financial institution, and we are honored to have you as part of the Las Colinas Federal Credit Union family. We are committed to working each day to positively impact and enrich the lives of our members.

As these summer months approach, lean on us for a change. Whether you're getting your children ready for school, need a vacation, or are searching for a new home, let us support you. Thank you for all that you do and for being a part of our credit union family.

- Kevin Scott, CEO/President

### LIVE THE LIFE **THAT YOU WANT!**

Live the life that you want with the convenience of a Checking Account from us! This account offers many unique features that are sure to blow your mind. You'll wonder why you didn't open an account sooner!



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### THE IMPORTANCE OF AN EMERGENCY FUND

Like millions of people across the country during the COVID-19 pandemic, many of our members have faced economic challenges and hardships due to reduced or lost income. Situations like this underscore the importance of having an emergency fund equivalent to 3 to 6 months of living expenses. That means necessities like mortgage/rent payments, car payments, utility bills, food, credit card payments, and other bills you usually pay every month in a savings account to cover them in case of an emergency — like a global pandemic.

## OUR BRANCH AT THE PALM OF YOUR HAND!

Whether you're on Android or iPhone, you can enjoy the convenience of Las Colinas FCU right from your phone. Download our free mobile app today!





## MAKE GOING BACK TO SCHOOL A BREEZE

Start this school year at the head of the class with a Back-to-School Loan from us!

# REWARD YOURSELF FOR HOW YOU SPEND

We want our members to feel freed by the spending flexibility and rewards our credit cards offer. Each one of our cards offers: FREE MyStar Reward Points (Coming Soon), Low Interest Rates, and much more!

## SEE WHAT YOUR HOUSE CAN DO FOR YOU!

Whether you're in the market to purchase or refinance your first home or the home of your dreams, we're here to help.



This summer, do things that spark joy, like saving money. We can make that happen! Refinance your Mortgage Loan and save big, so you can "Focus on You."



Are you in need of a new car? Get pre-approved for your Auto Loan with us! Start taking advantage of our benefits today.

### **ONE MONEY-SAVING TIP**

Is your wallet suffering from too much caffeine? Instead of getting your daily coffee from your favorite barista, give your wallet a break and make it yourself. It's an easy way to save money!

### SEASONAL SAVINGS GUIDE

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

**July:** Summertime can mean pressure to plan a dream vacation for your family. If that's just not in the budget, opt for a staycation instead. There are tons of ideas - visit local parks and beaches, hit the museums and theaters, or even go camping in your own backyard.

**August:** Whether you're shopping for students or not, the savings abound on food items, office supplies, clothes and shoes, and home goods.

**September:** Fall is just around the corner, and the cooler weather is rolling in, which means open windows and no need for air conditioning. More fresh air and lower electric bills are a win-win!



### **HOLIDAY CLOSINGS**

**Independence Day:** 

Monday, July 5

**Labor Day:** 

Monday, September 6

#### **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

#### **CONNECT WITH US**

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