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FIRST IN TRUST, FIRST IN SERVICE

Trust Us

Quarterly Newsletter

October 2022



**Tips &
Tricks**

Holiday Spending Fatigue! *Avoid it with these tips & tricks.*

The holiday spending season is upon us. With back to back holidays in October, November, and December, it's no surprise that our pocketbooks and bank accounts get a major workout. Here are a few tips and tricks to help you get through the holiday season without feeling overwhelmed and/or financially fatigued...

- * Host a BYOD (Bring Your Own Decoration) Party. Have your friends and family over for an inexpensive night of snacks, refreshments, and games/movies/etc. In return, everyone brings a decoration for that holiday (ie: Halloween) to help you decorate your house. It is tons of fun, saves money, and your decorations for years to come have more value/meaning.
- * Create a "Gift Closet" or other storage spot. Start your holiday shopping early. When you find a perfect gift item on sale throughout the year, purchase it and store it. You may find yourself only needing to purchase a few more gifts once the holidays arrive. This eliminates the need to spend large quantities of money over a short period of time.
- * Develop a holiday budget and stick to it. Be realistic and willing to make some sacrifices.
- * Potluck parties put much less stress on you financially if you are the host. You can even designate items you would like your guests to bring.
- * GRAB BAG gift exchanges save tons of money. You can buy one nice gift instead of trying to buy several smaller gifts while sticking to your budget.
- * Shop right after the holidays to take advantage of clearance items you may need replenished for next year, such as wrapping supplies, themed kitchen products, or anything else.
- * Start a **Christmas Club** savings account at the beginning of the year. Save a little each month, every week, or whatever works for you. Christmas Club account funds release in October!

Always Remember, if you get into a financial pinch during the holiday season, First Trust is here to help! You can apply for a Holiday Loan, with no application fee, for any amount from \$1,000 to \$15,000. Feel free to apply online at www.firsttrustcu.com or contact us to ask for further details on how you can get started. (Some restrictions apply.)



2022 Calendar

Veterans Day
Friday - November 11th, **CLOSED**

Thanksgiving
Thursday - November 24th,
CLOSED

Christmas Eve
Saturday - December 24th,
CLOSED

Christmas Holiday
Monday - December 26th, **CLOSED**

New Year's Eve
Saturday - December 31st,
CLOSED

New Year's Holiday
Monday - January 2, 2023
CLOSED

**We are
thankful for
our Members!**

Say what?



**No Payment
for 60 DAYS!**

AUTO LOANS

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- ◆ We Rate Match TOO!

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Loans subject to credit approval, with rates based on consumer credit scoring system. Rates subject to change without notice. Interest will accrue during the 60 days payment is deferred. Rate match is subject to predetermined limits.

October is... Cybersecurity Month



REMEMBER TO CREATE STRONG PASSWORDS
The National Institution of Standards and Technology (NIST) issued its first new password guidelines in 2017, with an additional update in 2020. While old guidelines are still helpful such as including both capital and lowercase letters, numbers, and punctuation, the NIST stressed using longer, stronger passwords such as "passphrases". Here is an example:

- ◆ Ilikegreatrates!
- ◆ ILikegreatrate\$ (even stronger)
- ◆ iLike6reatRate\$! (even stronger)

Never use just your birthdate, address, or other personal information that is easy to access/hack. Pay close attention to strongly protecting your email accounts, as hackers who can access your email can potentially take over all your other accounts. **BE SAFE!**

Veterans Day

**Friday,
November 11th**
Offices will be **CLOSED**

(Online & Mobile Banking available.)

**Remembering all
our Veterans!**

**We thank you for
your service!**

Thank You!

Thank You! To all our loyal members and the general public in both Jasper County and La Porte County for voting First Trust **NUMBER ONE!** It is truly our pleasure to serve you with all your financial needs!



First Trust Credit Union

Your "Hometown" Credit Union since 1959!



La Porte Branch
402 J. Street (219) 324-4359

Thank You,
LaPorte County!

for voting
First Trust
Credit Union ...



Michigan City Branch
950 E. US Hwy 20 (219) 879-6161

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First Trust Credit Union

"Thank You, Jasper County!"



Wheatfield Branch
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(219) 956-3922
www.firsttrustcu.com

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Best in the Region!

**3 Years - 2020, 2021, 2022
Great Job, Wheatfield Branch!**

Looking to Improve Your Credit Score?

If you are looking for ways to improve your credit score for 2023, First Trust can help! Take advantage of our credit building products including our Dream Builder Loans, Savings Secured Loans, and our SAVVY MONEY free credit monitoring program. Ask a member service representative for more details.

SAVVYMONEY

View Your Credit Score Online 24/7
First Trust brings you **Free ongoing access to your credit report and credit score anytime through our program, SavvyMoney.** Members can access this by logging into **It's Me 247** online banking or through our **FREE Mobile App.** You can check your credit score daily with no impact to your credit.

SAVVYMONEY More Features:

- ◆ View Your Credit History, Find Personalized Offers, Learn how to Improve Your Score, Receive Alerts
- ◆ Find Best Rates available for YOU, Utilize Credit Score Simulator, View Credit Score FAQs



2023 High School Graduates ... check out our \$1,000 Scholarships Available for YOU!

Eight (8) \$1,000 scholarships will be available again in 2023 to graduating high school seniors who are members, or become new members. First Trust will award four (4) of these to seniors pursuing a Bachelor's Degree, and four (4) will be awarded to seniors pursuing a non-four year degree (an Associates Degree/Certification/Apprenticeship). Information and applications will be available online at www.firsttrustcu.com, in school guidance offices, and at First Trust branch locations beginning November 1st, 2022.

Completed scholarship applications must be submitted to the Scholarship Committee via email to scholarships@firsttrustcu.com or mailed to First Trust, or hand delivered to your local First Trust branch by 5 p.m. on March 17, 2023.



Join Us this Holiday Season! HELP US GIVE BACK!

It's time once again for our annual holiday fundraisers. Each branch will give back to it's local community with YOUR HELP! Choose an "Angel" tag from an Angel Tree at either the Michigan City or Wheatfield branch. These gifts will be donated to The Salvation Army of Michigan City, and Wheatfield Elementary students. Our LaPorte branch will be hosting their annual Adopt a Family monetary fundraiser to supply all the gifts and necessities for a local family in need this holiday season. To wrap things up, our Valparaiso branch will once again be collecting gifts for children through their partnership with Hilltop Neighborhood House. Monetary donations will also be accepted at each branch for these efforts as well. These are all ways that YOU can help us make a difference this Holiday Season! Please stop by your local branch this holiday season. **YOU can help us make a difference!**



Michigan City

950 E. U.S. Highway 20
Michigan City, IN 46360
(219) 879-6161

La Porte

402 J Street
La Porte, IN 46350
(219) 324-4359

Valparaiso

1404 E. Lincolnway
Valparaiso, IN 46383
(219) 462-7805

Wheatfield

4259 W. State Road 10
Wheatfield, IN 46392
(219) 956-3922

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Toll Free
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