

## Building Solid Saving Habits

**1 If you're a beginner, start small.**

Even if you start by saving a small amount, focus on the fact that you're saving something. Celebrate the \$5 you stash away each week: It will add up to \$260 by the end of the year. As long as you continue to build, you'll establish the habit of saving and build a strong foundation for the future.

**2 Set up automatic transfers.**

Schedule monthly or even weekly transfers from your checking account to your savings account. Better yet, divide your paycheck between your accounts so that the allotted amount goes straight to savings. You'll save without thinking, plus it's harder to miss what was never there in the first place!

**3 Evaluate your purchases.**

Keep your goals in mind when making a purchase. Does that new pair of shoes line up with the dream

vacation you've been saving for?

The home renovation? Keeping tabs on each purchase will help you put your saving goals into perspective — and pump the brakes on impulse spending. (WNDA R TZRMIO)

**4 Budget for your savings.**

Keep track of your expenses by figuring out how much you think you'll spend each month, versus how much you actually spend. The difference should go into your savings account. Or, you can work backward: Start with your salary and take out your expenses. Direct whatever is left to your savings account.

**5 Try an anti-budget.**

If the word "budget" sounds a lot like the word "diet" to you, try another method for saving smart. Pull your savings off the top of each paycheck, then spend the rest. You will only need to know

how much you can afford to save each month (a good rule of thumb is 10% of your income), then you can automatically transfer that amount to savings and live off what's left.

**6 Set realistic goals.**

If your new saving habits are too strict, you're less likely to stick with them. Don't undo all your hard work! Create small rewards for yourself along the way, like a nice dinner when your savings account hits a certain amount. Saving money does not have to be a miserable experience.

**7 Participate in your company's 401k retirement savings fund (if offered).**

Savings grow faster because it's not taxed until it's used later. Often, the company contributes to the fund as well. Keep in mind these are long-term savings and could be more costly if used in the short-term.

## New Bellevue ATM Now Available!

We are excited to announce a new **Firelands FCU ATM** is located in front of Bellevue Family Dentistry at **107 Progress Drive** on the west side of Bellevue. Aside from the usual ATM activities like withdrawing cash and transferring between accounts, Firelands FCU members can deposit checks and cash at this ATM! (HJNO M NERBY VI)



### Progress Report as of 11/30/20



### Find Your Name & Win



### Holiday Closings



Loans.....	\$238,812,928
Shares.....	\$315,420,811
Assets.....	\$348,798,630
Members.....	35,128

Read this newsletter carefully! If you find your name scrambled in parentheses, you've won \$25.00. Stop by your local Firelands Federal Credit Union office or give us a call to collect your money.

Fri., January 1 - New Year's Day  
Mon., January 18 - MLK Day  
Mon., February 15 - Presidents' Day  
(ELETOTCL A THURNE)



# Attention: Home Buyers

Firelands FCU, in cooperation with the Federal Home Loan Bank, presents ...

- ✓ \$5,000 down payment assistance grants for qualified buyers (first-time buyers and non-first time buyers allowed, income guidelines to be announced)
- ✓ \$7,500 down payment assistance grants for honorably discharged veterans and active duty military homebuyers
- ✓ Low down payment loans available
- ✓ No grant repayment after 5 years
- ✓ Program traditionally begins in March
- ✓ Purchase contract required (DRIFEDE W OWSDN)

\*Please note the above description is the 2020 terms of the Welcome Home Program and subject to any changes of the 2021 Welcome Home Grant Program to be announced in January 2021.



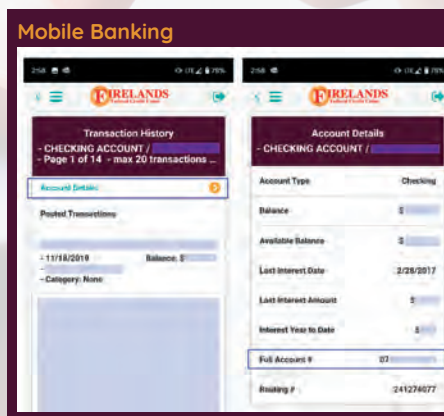
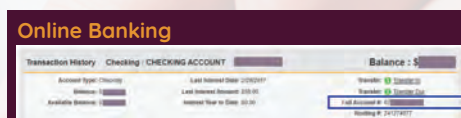
## Want TO SCORE EASY GIFTS?

With Tell-A-Friend online referrals it's as easy as 1-2-3!  
Visit [ReferFirelandsFCU.org](https://ReferFirelandsFCU.org) to start earning today.



## How to Find Your Full Account No.

You can find your full account number in online and mobile banking. Click on an account type. Under the Account Details section is "Full Account #," which contains the account number. (AKCJ R TNKE)



## Avoid Tax Refund Delays

Be sure to review your account information every year before submitting your return, especially if you are utilizing a third party tax preparer. By using the correct account information, you will receive your refund as quickly as possible. To direct deposit your refund, go to the refund portion of your tax return:

- ✓ Enter Firelands Federal Credit Union's Routing & Transit Number: 241274077
- ✓ Select the account type: Checking or Savings
  - For a **CHECKING** deposit, use the account number at the bottom center of your personal checks, do not include leading zeros.
  - For a **SAVINGS** deposit, use just your Member account number.
- ✓ Please note: Failure to use correct account information for direct deposit may delay or prevent the deposit of your refund.



# ANNUAL MEETING REMINDER

**Bellevue Office, 300 North St. • 5:30 p.m.**  
Wednesday, **February 17, 2021**

Due to **COVID-19** restrictions, any members wanting to participate should call Erica Hager at **567.214.4451**.



### BELLEVUE

300 North Street  
Bellevue, OH 44811  
Fax: 419.483.7100

107 Progress Drive  
(ATM only)

### BUCYRUS

2100 E. Mansfield Street  
Bucyrus, OH 44820  
Fax: 419.562.7059

### GALION

1222 State Route 598  
Galion, OH 44833  
Fax: 419.468.7633

### MONROEVILLE

169 Ridge Street N.  
Monroeville, OH 44847  
Fax: 419.465.2204

### NORWALK

175 Cleveland Road  
Norwalk, OH 44857  
Fax: 419.668.6007

117 Whittlesey Avenue  
(ATM only)

### SANDUSKY

236 Columbus Avenue  
Sandusky, OH 44870  
Fax: 419.502.1036

### MAILING ADDRESS

P.O. Box 8005  
Bellevue, OH 44811

### MAIN TOLL-FREE NO.

1.800.276.5775

### ROUTING & TRANSIT NO.

241274077



Federally insured by NCUA



## Class of 2021 Scholarships

Attention Class of 2021: scholarship applications are due March 8, 2021. Applications are now available at all Firelands FCU branches, in your guidance office and on our website. (AMYR A TOTLAGGF)