

NOTES OF INTEREST



YOUR QUARTERLY FDL CU NEWSLETTER: FALL 2023



HOLIDAY CLOSINGS:

- **INDIGENOUS PEOPLE'S DAY**
October 9
- **VETERANS DAY**
November 10
- **THANKSGIVING**
November 23
- **CHRISTMAS DAY**
December 25

UPCOMING EVENTS:

- **FDLCU'S 2023 BOARD MEMBER ELECTION - APPLICATIONS DUE DEC. 1.**

OUR MISSION:

TO CREATE EXCEPTIONAL MEMBER EXPERIENCES.

STAY UPDATED & ACCESS ALL OF YOUR ACCOUNTS 24/7 AT [FDLCU.COM](https://www.fdlcu.com)

Happy Thanksgiving!

From all of us at Fond du Lac Credit Union, Happy Thanksgiving! We are thankful for your business.

NEW DEBIT CARDS

coming soon!



Coming late fall, FDL CU debit cards will be upgraded to include the tap pay feature! Members who have debit cards expiring, will be issued our new card as their replacement.

Christmas Club Reminder

If you have a Christmas Club Savings Account, your funds were automatically transferred to your regular Share account at the end of September. The 2024 Christmas Club dividend rate is 0.30% APY. Happy Holiday Shopping!

BOARD MEMBER ELECTION

Are you interested in becoming a member of our Board of Directors? If you'd like to be more involved in the credit union difference and have a strong desire in being part of Fond du Lac Credit Union's success and growth, we encourage you to apply for a position on the Board of Directors. Simply submit your application to our location at 91 N Pioneer road by December 1, 2023 for our Nominating committee to review. A voting ballot will be included in the next quarterly newsletter, January 2024. If you have any questions about the nomination process or election, please contact Scott Roesch, president, at (920) 921-1123.

Emergency Funds

Many people wonder how they can build an emergency fund when they're trying to pay off debts. It isn't as hard as you might think. The strategy is to start small, change a few habits, and change your mind-set.

If you're starting from scratch with your emergency fund, start with the goal of saving one month's worth of living expenses while paying the minimum on your credit cards. It may take a while but keep at it! When you have that "month of living expenses" emergency fund saved, turn your focus to your credit card debt and pay more than the monthly minimum. Once the credit card debt is paid off, go back to building your emergency fund.

Here are five ways to boost your emergency fund and change savings habits for life:

- **Treat savings as a bill.** Figure out what you can afford to save each month and stash away \$75, \$50, \$25, or even \$5 a month. No matter the amount, it adds up and can become habit-forming. As your financial situation improves, increase the amount.
- **Live one raise behind.** When you get a raise, don't begin spending more. Instead, apply the extra amount to your emergency fund.
- **Automate it.** Set up an automatic transfer to your emergency fund account. When the credit union receives your direct-deposited pay check, you can have a portion of it put directly into your savings or emergency account. Out of sight, out of mind, but you know it's there if you really need it.
- **Give savings a garage-sale boost.** Go from room to room in your home and purge stuff you no longer want and need. Then schedule a garage sale. Both your house and your savings will look better.
- **Think of it as a life jacket.** If you can't find that initial spark to get started, ask yourself how you'd pay your bills if you lost your job tomorrow. Having an emergency fund will help you keep "your head above water."

Remember: The professionals at Fond du Lac Credit Union are ready to help with all your savings needs. Call us at (920) 921-1123

EMPLOYEE UPDATE

Welcome to our newest Team Member, Hannah! She joined our team as a part-time Member Associate in September this year. Be sure to say hi to Hannah when you stop in!



COMMUNITY INVOLVEMENT

At FDLCU, we believe in giving back to the community we serve. After all, our employees belong to this great community as well!



Back to School Supply Drive

This year, Back to School Fond du lac provided over 2,000 local students with the school supplies they needed to start the school year right. We would like to thank all of our members who donated during our supply drive! We would also like to give a special shout-out to our team members who participated in the drive, and volunteered their time by organizing and packing the school supplies.

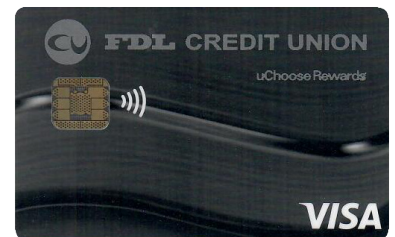
UPCOMING - Walk for Alzheimer's

This year, the FDLCU team will be participating in the Alzheimer's Association Walk to End Alzheimer's® again! This is the world's largest event to raise awareness and funds for Alzheimer's care, support and research. Stay tuned for more info, and how you can get involved too!

GET REWARDED FOR EVERYDAY PURCHASES!

With Fond du Lac Credit Union's UChoose Rewards Credit card, you'll earn one point for EVERY dollar spent! Whether you are getting gas, buying food for your pet, treating yourself to a morning coffee, or a new outfit, you can be certain you'll get rewarded! When you're ready, you can redeem your points for things like cash back, travel, merchandise, and more!

- NO ANNUAL FEES
- LOW INTEREST RATE
- EARN 1 POINT FOR EVERY \$ SPENT



Visit www.fdlcu.com/uchoose-rewards for our current promotion!