



8 TIPS TO HELP YOU CONTROL HOLIDAY SPENDING

Think you can't get through the holidays without spending a fortune? You are not alone. According to the National Retail Federation, Americans reported that they spent on average \$1,047.83 during the holiday season. You don't have to go into debt to enjoy the holidays. Read on for eight tips on how to make the next season a spending holiday, rather than getting wrapped up in holiday spending.

1. Set Holiday Spending Limits

The money you can reasonably spend on gifts is money that isn't going to bills. That said, if you want to have a little more to spend, this doesn't have to be just the money left over at the end of the month.

You can also use the money that you would normally spend elsewhere, such as on your morning latte. As long as you are using cash (not cash advances from credit cards) without spending your rent money, you are doing great. Just remember to be realistic about what you are willing to sacrifice. You may spend your monthly clothing budget on holiday gifts and then come up empty when you need new snow boots.

It can help to set up a budget and limits that you will stick to—without caving in and racking up the credit.

2. Make Your Own "Naughty" or "Nice" Lists

Santa has to buy presents for the whole world, but you don't. If your shopping list includes more than five people outside of your immediate family, cut down on the number of people on your present list.

Then, bake some cookies to give to all the people you snipped from your original gift list. This will ensure you spread the holiday cheer without looking like a Scrooge.

3. Be Realistic About Your Budget

If you have any doubts as to whether those on your list will appreciate the less expensive presents you buy them, think back to what your friends and family gave to you when their budgets were tighter. There's no doubt that you'll both be better friends in the New Year if you're not creating debt loads for each other this year.

4. Become a Coupon and Coupon Code Collector

Before you shop in local stores, comb through the coupons you received in your mailbox before hitting the mall. While you search through the flyers, make sure to comparison shop for the item you're interested in. Savings of \$10 to \$100 can happen just by keeping your eyes peeled for deals (but make sure you know the couponing dos and don'ts).

5. Give the Gift of Your Time

Mom and dad (or other far-away family and friends) might love nothing more than a visit from you. Give small gifts and large hugs. Another idea? Writing up a "free night of babysitting" card for your family members with young children, or "good for a home-cooked meal" certificate for your widowed aunt.

6. Build Better Spending Habits

Get over the how-am-I-going-to-pay-off-my-credit-cards-next-month anxiety by giving yourself the gift of developing new-and-improved spending habits.

For example, for every dollar you spend on gifts, you could find a way to remove that dollar from your regular spending. Around the holidays, you can use those savings to buy presents, but next month—and the rest of the year—what you save can go into your savings account.

7. Provide Personalized Gifts

A small, thoughtful gift is worth more than an expensive gift that someone may never use. Avoid impulses to shop at trendy stores and start the holiday by taking a moment to think about what those on your list could really use.

For example, if your sister loves to bake but can't get the hang of homemade pie crusts, you could buy her a simple pastry-making tool for less than \$10 and include a copy of a fool-proof recipe.

8. Organize Group Volunteering vs. Holiday Parties

Your friends probably struggle with overspending as much as you do over the holidays. Give them the relief of forgoing buying gifts for you by organizing a group volunteer day instead. You'll get to spend quality time together—plus, you'll come out of the day feeling proud of your efforts rather than suffering from buyer's remorse, and anyone can benefit from volunteering.

THE BOTTOM LINE

Don't let your debt become the Scrooge that robs the fun from your holiday season. Spend time with your friends and family, base your gift buying on sentiment rather than dollar value, and avoid giving yourself a year-round debt headache. If you can follow these tips, when your holiday bank statements arrive in the New Year, you'll find yourself singing "Joy to the World" all over again.

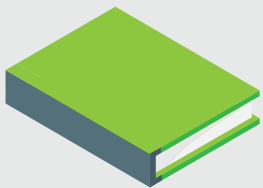
Source: investopedia.com/articles/pf/08/spending-holiday.asp

FEE SCHEDULE

SERVICE	FEE
ACCOUNT ACTIVITY PRINTOUT	\$2.00
ACCOUNT BALANCING	\$10.00 per hour
BILL PAY	Free — if it meets requirements* \$6.00/Mo — if it doesn't meet requirements*
CASHIER'S CHECK	\$2.00
CLOSED ACCOUNT WITHIN THE FIRST 12 MONTHS	\$25.00
CHRISTMAS CLUB (Early Withdrawal Fee — Limit 1 Annually)	\$10.00
COIN COUNTING	Free — for members 9% — for non-members
COPIES	\$0.10 per page
COPY OF CHECK	\$2.00
COURTESY PAY FEE	\$15.00 per submission
DORMANT ACCOUNT FEE	\$10.00

SERVICE	FEE
ESCHEATMENT FEE	\$25.00
GARNISHMENT/TAX LEVY ADMINISTRATION FEE	\$25.00
MINIMUM BALANCE IN REGULAR SAVINGS	\$25.00
MONEY ORDER	\$1.00
NON-SUFFICIENT FUNDS	\$15.00 per submission
OVERDRAFT PROTECTION TRANSFERS	\$5.00 per transfer
REPLACE LOST ATM/DEBIT CARD	\$5.00
RETURN CHECK FEE	\$15.00 per submission
RETURN MAIL FEE	\$5.00 per submission
SPECIAL STATEMENT PRINTOUT	\$2.00
STOP PAYMENTS	\$15.00
WIRE FEE—INTERNATIONAL	\$50.00
WIRE FEE—DOMESTIC	\$20.00

*Contact credit union for a full list of requirements.



2021-2022 SCHOLARSHIP PROGRAM APPLICATIONS

UCCU knows that college can be quite costly. This year, in an effort to assist our members with this cost, we're offering one \$1,000 scholarship and two \$500 scholarships for the 2021–2022 school year. College-bound high school seniors and current college students who demonstrate academic excellence, good character, and community and school involvement are eligible to apply for these scholarships toward tuition at a two- or four-year accredited educational institution.

Students applying **MUST** be members of UCCU in good standing for at least one year and be high school seniors or current college students at the time of application; attending a two- or four-year college, university, or vocational technical school during the 2021–2022 school year.

If a potential candidate is not an established member of the credit union but one or both parents are, they may join UCCU and become a candidate. Employees of UCCU, Credit Union Board of Directors, and their immediate family members are not eligible for this scholarship.

Students can visit our website or any branch to obtain a scholarship application. Applications open January 1 and must be submitted by March 31, 2021. Call any branch for more information.

LEARN MORE!

WINNERS EVERYWHERE!

Congrats to the winners of
our following contests:

Recreational Vehicle Loan – Yeti Roadie & UCCU Lawnchair
Samuel R. of Hull, IL

Back-to-School Loan – Backpack with School Supplies
Joshua W. of Hannibal, MO

Home Improvement/Home Equity Loan – \$300 Cash
Steven E. of Payson, IL

We had 48 members sign up for our Summer Savings Camp!
We would like to extend a special congratulations to our
\$200 grand prize winner, Michelle H. of Monroe City, MO!



Holiday Loans

For as Little as **\$60.81** a Month*

PLUS, Automatic Savings for next Christmas.

Unravel the Cheer!

*Payment example based on a \$700 loan for a term of 12 months at 7.74% Annual Percentage Rate. Floor rate is 7.99%. Qualified applicants earn a rate of 7.74% with automatic payment via payroll deduction, automatic transfer, or ACH payment. Monthly payment includes a deposit to the Christmas Club account. Some restrictions may apply. See credit union for full details.



Get Paid For Your Grades!

For every **A** on your report card,
you'll get **\$2*** in your savings account.

Study now!

*Maximum \$10 deposit for each report card. Bring in your report card each quarter within 2 weeks of the issue date. The teller will make a copy of your report card and the funds will be deposited into your UCCU savings account within 14 days. Open to all students enrolled in grades K-12. To be eligible, the student must have an account at UCCU. See below for form. See credit union for details.

UCCU USE ONLY: Fill in top portion of this box only.

Send **entire form** to North Branch with copy of report card for processing.

Student Name:

UCCU Account #:

Age:

Teller #:

Date Received:

Report Card Date:

Number of A's:

Amount Deposited:

Date Deposited:



Spread **MORE** Joy This Holiday Season!

Skip a loan payment in December or January.*

APPLY TODAY AT MYUCCU.COM!

*See credit union for details. UCCU's Skip-a-Pay is discretionary, based on credit history, and reserved for those members whose loans are in good standing. UCCU reserves the right to withhold this offer if we determine your loan is not in good standing. A \$25 fee will be assessed for each qualifying loan and/or credit card payment skipped. Due dates on the loans will be extended one month, interest on your loan or Visa® credit card will continue to accumulate, and the term of your loan may be extended. A skipped payment may reduce GAP payout (max 2 skipped payments for life of loan with GAP). Skip-a-Pay does not apply to real estate loans.



HOLIDAY CLOSINGS:

Columbus Day

Monday, October 12

Veterans Day

Wednesday, November 11

Thanksgiving

Thursday, November 26

We will be closed at 12pm on
December 24 for Christmas Eve
and will reopen December 26.

We will be closed at 1pm on
December 31 for New Year's Eve
and will reopen January 2.

LOCATIONS

Vermont St Main Office

1001 Vermont
PO Box 1207
Quincy, IL 62306

Phone: 217.224.1093
Fax: 217.224.0802

Hannibal

109 Lindsey Drive
Hannibal, MO 63401

Phone: 573.221.1245
Fax: 573.221.2011

Maine St

3633 Maine St.
Quincy, IL 62305

Phone: 217.221.1963
Fax: .217.221.1968

North Branch

1426 North 26th
Quincy, IL 62301

Phone: 217.222.5427
Fax: 217.222.5480

myuccu.com
800.243.8428

