thebottomline

ALIVE CREDIT UNION FALL/WINTER 2018 NEWSLETTER



iscore

A good credit history and some savings for a rainy day is the key to long-term financial success. Take charge of your financial future and get rewarded as you keep score of your goals.

Join our **iScore** Young Adult Credit Building Program today and start getting rewarded for building your credit and savings at Alive!

Convenient branch locations

- Main Office | Tinseltown – 9790 Touchton Rd. Jacksonville, FL 32246
- Arlington – 6131 Atlantic Blvd. Jacksonville, FL 32211
- Downtown | Baptist Health System – 820 Prudential Dr. Ste 604, Jacksonville FL 32207
- Northside | UF Health – 530 W. 8th St, Tower 1, Jacksonville, FL 32209
- Southside | Baymeadows – 8367 Baymeadows Way. Jacksonville, FL 32256
- St. Vincent's Health Care – 1 Shircliff Way. Jacksonville, FL 32204
- Westside – 3003 Lenox Ave. Jacksonville, FL 32254
- Hammond, Louisiana – 2739 W. Church St. Hammond, LA 70401

Keep up with our latest news & events on social media!

@alivecreditunion | @AliveCU | @alivecreditunion | Search: Alive Credit Union

On-the-go banking!

24-Hour Telephone Banking | 904.296.1292, opt. 2
National Network of ATMs
CUHERE/STAR/PLUS/PRESTO



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alive CREDIT UNION®

904.296.1292 | alivecu.coop

Inspiring Financial Wellness

Federally Insured by NCUA | EQUAL HOUSING LENDER

NMLS#422880

Seven ways to save on Thanksgiving this month

Between your turkey, ingredients for the holiday meal and décor to set the ambiance, hosting a Thanksgiving dinner is not cheap. If you're looking for ways to cut back without compromising on quality, read on for seven easy ways to save on Thanksgiving costs this year.

1.) **Verify your guests' attendance.** Get an accurate head count of your dinner guests. Verify that all who are invited are indeed planning on showing, and only then begin planning your menu.
2.) **Find out what your guests like.** While doing your inviting, find out your guests' individual tastes and diets. Be sure to ask about particular foods your guests like to eat and those they won't touch. If something on your menu isn't very popular with your guests, skip it – even if you think it's "obligatory" for a Thanksgiving table.
3.) **Make it a potluck.** Slash your spending and your stress in one step by answering an enthusiastic "yes!" to every guest who asks if they can bring something. Don't just say "anything's fine," though, or you might have seven desserts. Instead, create a Google Sheet with your planned menu and let your guests input what they'd like to contribute to the meal.
4.) **Serve on smaller plates.** Most people will load up their plates to capacity, regardless of the plate's size. Curb the wasting at your table by using smaller dinnerware. They can always take seconds later.
5.) **DIY décor.** You can set a beautiful holiday tablescape without blowing your budget with a little imagination. Shop the local dollar store for discounted décor that still packs a punch, like colored vases, fake flower arrangements and other centerpieces. Look for easy, inexpensive DIY ideas online. Finally, get creative by using things around the house – or yard – as your décor.
6.) **Shop the sales.** Supermarkets tend to run specials on Thanksgiving staples starting as early as Halloween. Plan your menu in advance so you can take advantage. You can also keep your menu flexible until you see the circulars and then base your dishes on the ingredients and produce that's cheapest. Also, be sure to shop around for your turkey! Grocery stores tend to have the best deals on the birds, with some even running free turkey deals when you spend a specific amount on other groceries.
7.) **Cook from scratch.** Most everything is less expensive – and tastes better – when it's homemade. Start your cooking well enough in advance so you don't find yourself relying on too many convenience foods.

You don't need to spend a fortune in order to create the perfect Thanksgiving dinner.
All it takes is a little planning!

alive CREDIT UNION®

Committed to our communities

This year, the Alive Credit Union CARES team coordinated expanding our community outreach efforts by advocating, fundraising and supporting important causes and associations such as, The American Lung Association, The Jacksonville Humane Society and The American Heart Association – First Coast.

We are deeply appreciative of our membership for helping reach our fundraising goals, donating items and cheering us on as we walk for these causes and look forward to continuing our commitment to inspiring others to do the same in 2019.

Learn more about our community outreach programs at alivecu.coop

YOUR WALLET MADE MOBILE.

1. Add your Alive debit or credit card to your compatible mobile device.
2. Hold your phone near the merchant's card reader.
3. Authorize your payment by following the prompts on the screen.



Alive Mobile Wallet



It's never too early to start thinking about next year's holiday season.
Open your Holiday Club today and plan your list with confidence.

HAPPY Holidays FROM: ALIVE CREDIT UNION

HAPPY HOLIDAY LOAN
AS LOW AS
8.99% APR
APR = Annual Percentage Rate. Rate based on creditworthiness.

6 MONTH OR 12 MONTH CERTIFICATE
0.50% APY BUMP
APY = Annual Percentage Yield. Penalties for early withdrawals may apply. Penalties or applicable fees may reduce your earnings.

CASH ACCESS ACCOUNT
AN ALTERNATIVE CHECKING ACCOUNT WITHOUT CHECKS
$0.99
ACTIVATION FEE
Card processor fees still apply for ATM withdrawals exceeding one per month.

OPEN A **NEW CHECKING ACCOUNT**
FREE CHECKS
One box of standard checks free upon account opening.

REFINANCE AN AUTO LOAN
FROM ANOTHER FINANCIAL INSTITUTION
AND RECEIVE A
$250 VISA® GIFT CARD
Loan must be greater than $10,000 for a minimum of 24 months. Loans financed with Alive CU are not eligible.

SKIP A PAYMENT
FOR
$25.00
Loan must be open and current for at least the past 12 months. Excludes loans secured by Real Estate (Mortgage / Home Equity), Business Loans, Student Loans and Lines of Credit.

MOBILE WALLET APPS
FREE
APPLE PAY • GOOGLE PAY
SAMSUNG PAY
Data rates may apply from your mobile carrier.

GIVE THE **GIFT OF SAVINGS**
OPEN A NEW
HEALTHY KIDS CLUB ACCOUNT
Restrictions apply. See credit union for details and eligibility.

OPEN A NEW **HOLIDAY CLUB ACCOUNT**
FREE GIFT
While supplies last.

MORTGAGE LOANS
NO CLOSING COSTS
Restrictions apply. See credit union for details.

Offer ends Dec. 15, 2018 and subject to change. Coupons must be presented prior to applying.

Membership Pays!

Enjoy all of the benefits your membership has to offer. From convenient free mobile apps with remote deposit, mobile wallet, online banking, to low-rate auto, personal, home equity and mortgage loans, and even referral rewards, young adult credit and savings building incentives, holiday, vacation and healthy kids clubs, we have something for every member of your family.

Helpful reminders:

Holiday Branch Closings

- Monday, Nov 12th – Veteran's Day
- Thursday, Nov. 22nd – Thanksgiving Day
  - » (Main office, Atlantic, Baymeadows, Baptist, Hammond, St. Vincent's and Westside offices will close at 4pm on Nov. 23rd)
- Monday, Dec 24th – Christmas Eve (All branches close at noon)
- Tuesday, Dec 25th – Christmas Day
- Monday, Dec 31st – New Year's Eve (All branches close at 2pm)
- Tuesday, January 1, 2019 – New Year's Day





Holiday gifting has never been easier. Scratch almost anyone off your holiday list this year, with an Alive CU Visa Gift Card!

Learn more at alivecu.coop