



2021 | QUARTER 2

THE KITCHEN TABLE

NEWSLETTER

MESSAGE FROM THE CEO

On behalf of **NY Firefighters Bravest FCU**, we would like to thank you for an amazing Q1. We are so thankful to be able to serve all of the amazing people in our community. As you may have all noticed we have rebranded from Albany Firemen's Federal Credit Union to **NY Firefighters Bravest FCU**.

We may be changing our name, but the great member experience and services that you are used to will remain the same. A few notes about the transition:

- Only when new debit cards, credit cards, and personal checks are order/reordered will they display "NY Firefighters Bravest FCU"
- Our routing number will remain the same. Remember to use "NY Firefighters Bravest FCU"
- Our Mobile App image will change but services will stay the same

We appreciate you and your patience during this time of transition. We will continually provide our members with competitive pricing and strive to offer our members the most rewarding experience.

Follow us on social media for the most up-to-date news and information. Please don't hesitate to contact us today to let us know how we can help you this spring. As always, thank you for being a part of our credit union family - happy spring!

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HOLIDAY CLOSURES

Memorial Day
Monday, May 31

Independence Day
Monday, July 5

CONTACT US

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BURN SOME RUBBER!

Ride down the road on your new motorcycle. We can help you get your perfect set of wheels with our Motorcycle Loan. You were born to ride and ride to live.



SIX SAVING HABITS TO TEACH KIDS

Saving is a learned behavior. It's something that kids need to practice over and over from an early age. When teaching your child how to save money, it is important to start early and explain it in a way that can be easily understood by children.

Here are six steps to help your children develop healthy saving habits:

- Start early
- Link saving to a goal
- Create a plan
- Develop the habit
- Brainstorm income opportunities
- Celebrate their success



TIPS FOR BUYING THE PERFECT CAR FOR YOUR BUDGET

Cars are one of the biggest expenses (after housing) for most people. We want to share with you a few tips on how to find that perfect vehicle for you and your budget!

First, determine your ideal purchase price. A good rule of thumb is the sticker price should be at or lower than 20% of your annual pre-tax income. Remember that the more money you have leftover, the better! Second, shop around online to educate yourself on what you can purchase within your budget.

When you feel confident in what you are looking for, begin visiting a few dealerships and test driving a few cars. Some dealerships will offer special add-ons to entice you to purchase right then and there. Do not feel pressured to make a purchase you are uncomfortable with. It will be in your best interest to take your time to negotiate and receive a good deal. You may consider purchasing a slightly used vehicle or trading in your used car to receive a discount on your purchase.

Once you believe you are ready for that next step, reach out to us today to get started on financing your vehicle today.

TOP 10 TIPS FOR FINANCIAL SUCCESS

Although making resolutions to improve your financial situation is a good thing to do at any time of year, many people find it easier at the beginning of a new year. Regardless of when you begin, the basics remain the same. Here are 10 key tips to getting ahead financially.

1. Get paid what you're worth and spend less than you earn
2. Stick to a budget
3. Pay off credit card debt
4. Contribute to a retirement plan
5. Have a savings plan
6. Invest
7. Maximize your employment benefits
8. Review your insurance coverages
9. Update your Will
10. Keep good records

How are you doing on the above checklist? If you're not doing at least six of the 10, consider resolving to make improvements.



Everything you need from a branch, wherever you are. We know you're busy. Deposit your checks whenever and wherever you are!

ALEXA, PAY MY BILL!

Simplify Your Life Every Month. Sign Up Today for the Freedom of Online Bill Pay.



Auto Loan rates as low as 1.85% APR*, NOW is the right time to upgrade.

*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed.



Life can get in the way of little home projects. Lucky for you, your house can help. Use the existing equity in your home to finance your next project!

FINANCES MADE EASY.

Opening a checking account is easy and hassle-free. And it's free!

Through our Internet Teller, you can query your checking account balance, review transactions, and balance your checkbook easily.