



2021 | QUARTER 3

THE KITCHEN TABLE

NEWSLETTER

MESSAGE FROM THE CEO

As we enter the beginning of quarter three, and on behalf of **NY Firefighters Bravest FCU**, let us express our appreciation for all of our first responders who sacrifice so much each day to keep our community protected.

These individuals and organizations have bravely gone above and beyond, and we, at **NY Firefighters Bravest FCU**, are humbled by the opportunity to support their important work by providing first-class financial services and products. Thank you for not only your membership but for your courage, compassion, and selflessness, unlike anything we've seen.

As these summer months approach, lean on us for a change. Whether you're getting your children ready for school, need a vacation, or are searching for a new home, let us support you. Thank you for all that you do and for being a part of our credit union family.

FORGET CASH.

Use your new debit card on that purchase! Did you know we have a new debit card design? Pick your new card out today!

Starting July 1, members whose debit cards get blocked because of fraudulent or suspicious activity will receive a text message asking if the transaction was authorized; the member can respond yes or no. If they do not respond to the text, they will then receive a phone call.



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Monday, July 5

Labor Day

Monday, September 6

CONTACT US

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FOLLOW US ON SOCIAL MEDIA!



When you download our Mobile App, you experience simple, easy, convenient banking. It also offers Remote Deposit Capture, so you can skip the trip to our branch and deposit your check all right from your phone!

REFER YOUR FELLOW FIREFIGHTERS!

Firefighters of the following are invited to join the credit union:

- City of Albany • FDNY
- Professional firefighters of New York State
- Non-profit foundations authorized by their organizing documents to be for the benefit and support of firefighters
- Retired firefighters of New York State
- Immediate families or households of current member

You can join by filling out our online application above or contacting Sebastian at scastano@nybravestfcu.org.



Brand new wheels sound good right about now. Apply for an Auto Loan with NY Firefighters Bravest FCU today!

THE IMPORTANCE OF A “RAINY DAY FUND”

Like millions of people across the country during the COVID-19 pandemic, many of our members have faced economic challenges and hardships due to reduced or lost income.

Situations like this underscore the importance of having an emergency fund equivalent to 3 to 6 months of living expenses. That means necessities like mortgage/rent payments, car payments, utility bills, food, credit card payments, and other bills you usually pay every month. For example, if your monthly expenses add up to \$3,000, that means you’ll want to keep between \$9,000 and \$18,000 in a savings account to cover them in case of an emergency — like a global pandemic.

SEASONAL SAVINGS GUIDE

We have compiled a few ways you can make some hidden savings each month.

July: Summertime can mean pressure to plan a dream vacation for your family. If that’s just not in the budget, opt for a staycation instead. There are tons of ideas - visit local parks and beaches, hit the museums and theaters, or even go camping in your own backyard. If you do decide on a summer getaway, do some research and perhaps go with a travel agent to get the best deal available.

August: Back to school? Already? Yes, summer is short, and by August, the shelves are stocked, and ads are pushing all things back to school. Whether you’re shopping for students or not, the savings abound on food items, office supplies, clothes and shoes, and home goods. Garden Tip: Pre-fall is also the perfect time to get some of those autumn crops in the ground to ensure a Thanksgiving harvest.

September: Fall is just around the corner, and the cooler weather is rolling in, which means open windows and no need for air conditioning. More fresh air and lower electric bills are a win-win! Weeknight tip: Now that school is back in session, keep weeknight meals simple and inexpensive by using fresh veggies from the garden, take advantage of the end of grilling season, and stock up on pantry basics.

