



2023 | QUARTER 1

THE KITCHEN TABLE NEWSLETTER

MESSAGE FROM THE CEO

Each year, we are grateful for the everyday heroes. The ones that keep our community safe. The frontline workers who inspire and motivate us. The people we hope to help reach their financial goals while they are out saving the world.

We are committed to providing the tools and solutions you need to succeed. The community depends on you, but here you can depend on us. Your bravery and selflessness push us to be better at what we do. Thank you for your dedication - you are appreciated! Let's dive into 2023 together and thrive!

DRIVE FOR LESS!

Our Auto Loans have competitive rates and flexible terms - which means low monthly payments. Apply now to take advantage!

[LEARN MORE](#)



BANKING AT YOUR FINGERTIPS!

Access your account from anywhere! It's fast, secure, and free for all The Bravest members who are enrolled in our Internet banking service. With NY Bravest FCU mobile, you can: Check account balances, view transaction history, transfer funds, pay bills, deposit checks, and more!



DOWNLOAD OUR MOBILE APP!

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THROWING A SUPER BOWL PARTY ON A BUDGET

Who doesn't love a good Super Bowl party? Food, drinks, and football - there is something for everyone. Planning can quickly get out of hand, along with your budget. Here are three tips to save money while not sacrificing on celebrating the big day.

1. Plan ahead to avoid any last-minute urgent trips to the store.
2. Throw a potluck-style party where everyone will bring their own dish.
3. DIY it and avoid buying premade food items. Preparing the food yourself will always save you money.

FOLLOW US ON SOCIAL MEDIA



HOLIDAY CLOSURE

Martin Luther King Jr. Day

Monday, January 16



START CONSOLIDATING YOUR DEBT!

Are you stressed about your debt? We can help. A personal loan can organize all your bills into one place with one interest rate. Apply now and get your debt under control!

APPLY NOW

REFER YOUR FELLOW FIREFIGHTERS!

Do you love being a member of NY Firefighters Bravest Federal Credit Union? Tell your friends! Firefighters of the following affiliations 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.

Have questions? Feel free to contact us!

WHEN TO REALLY START SAVING FOR RETIREMENT

Saving for retirement can seem daunting. When do you really have to start? Are you already behind? We're here to set the record straight.

It is true that when saving for retirement, the earlier you start, the better. There are a few reasons why this has become a golden rule. When you start saving early, you give your money time to grow. Contributing to your retirement fund either in a 401(k) or an IRA allows it to compound over time. The longer your money sits in an account, the more interest it will earn. If you have a 401(k), your employer will most likely offer matching contributions.

But how early is early enough? Ideally, you would start making contributions in your 20s once you earn paychecks. Don't worry - if you can't start saving just yet, there are ways you can catch up. If you start saving later than you'd like, commit to making bigger contributions to your retirement accounts. Either way, any amount you can contribute is better than nothing.

Ready to start saving for your future? Contact us about an IRA.

CHECKING HAS NEVER BEEN MORE CONVENIENT!

No monthly fees, no minimum balance requirements, plus access to surcharge-free ATMs. Open now and bank better!

OPEN HERE

HOW TO PREVENT CREDIT CARD FRAUD

Not too long ago, it was the season for swiping. And now, your financial statements are rolling in. Be sure to review them carefully to identify any unrecognizable transactions, mystery fees, or other charges that seem off.

Credit card fraud is one of the top crimes to plague consumers, especially around the holidays. The technology to get your information is so sophisticated that fraudsters can capture and compromise your information by laying their phones or wallets close to yours. They also get your credit card information using fake fixtures on ATMs and gas pumps!

Is it possible to protect your credit card information when fraudsters seem to have the upper hand? Yes. Some of the ways include:

1

Getting an RFID-blocking security wallet

2

Changing your passwords on your banking accounts

3

Setting up two-factor authentication on your credit card account

Unfortunately, we aren't always able to stop credit card fraud. But there are actions you can take, including the ones listed above, to be a fraud fighter and not a fraud victim.