



2022 | QUARTER 1

THE KITCHEN TABLE

NEWSLETTER

MESSAGE FROM THE CEO

Thank you for an amazing 2021! We want to take this time to express our gratitude and appreciation to all of our first responders who sacrifice so much of each day to keep our amazing community protected. We want to assure you that we are here to support our local heroes by functioning as their primary financial institution. We are here for you, whatever that may be. Whether you are interested in improving your credit score, buying a new home, or teaching your children good money management skills, we are here to support you. Please do not hesitate to reach out to us today to let us know how we can team up and work together to meet your 2022 goals.

From everyone at **NY Firefighters Bravest FCU**, thank you. Thank you for everything that you have done for this community. We are excited to see what the future holds for us, and we only wish to continue to grow. We are proud that you have chosen us to be your financial institution. Let's tackle this next year together!

HOLIDAY CLOSURES

New Year's Eve
December 31 (close at Noon)

New Year's Day
January 1

MLKJ Day
January 17

Presidents Day
February 21



DEBIT CARD

Apply for a NY Bravest debit card today! Our card can help you keep up with your finances and make sure they stay on track. Start saving the smart way today!

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CONTACT US

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Apply for a NY Bravest FCU Auto Loan! Our low, competitive rates could be the simple solution to all your auto financing needs. Plus, our knowledgeable experts can help to guide you along the way. Contact us today to see what we can do for you!



WEALTH MANAGEMENT

You have invested your entire career serving and protecting the community; let us help you protect and preserve your investments. Begin working with the Firefighters Financial Group today!

Visit our website for more details:
nybravestfcu.org/wealth-management



“Break Through” high rates when you take out a mortgage loan with NY Bravest FCU! Our team is dedicated to helping you on your journey find your perfect home at a price you can afford!

4 MONEY SAVING TIPS FOR THE NEW YEAR

1. **Reconsider insurance policies:** Take your annual renewal as an opportunity to look for a better deal through online comparison shopping.
2. **Gizmos and Gadgets:** Check your finances to make sure you can afford that new phone or tablet before you splurge on the latest tech.
3. **Supermarket Self-control:** Make a grocery list and be sure to stick to it.
4. **Buy Efficient Food:** Try to buy food that will last longer or can be frozen. Avoid fancy packaging because, usually, the food quality is identical.

REFINANCE YOUR AUTO LOAN WITH US!

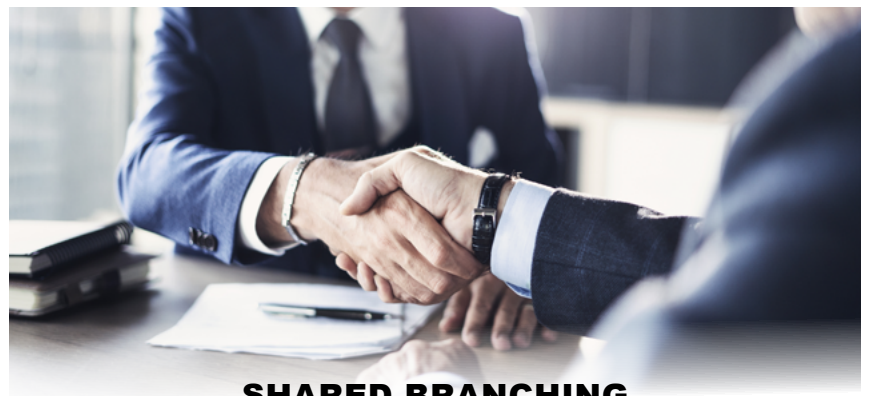
Start the new year off right by refinancing your auto loan! NY Bravest FCU is dedicated to helping its members save, and we know we can help keep those savings rolling when you refinance.

[LEARN MORE](#)

THE BEST MONTH TO BUY A HOUSE

Unlike popular belief, the best time to buy a house is actually during the colder weather. According to a NerdWallet study, the best month to buy a house is, surprisingly enough, January.

According to historical data, housing prices are the lowest during January. There is also very little competition in January when it comes to the housing market. Meanwhile, in the springtime, you will have to compete against many other buyers, sending yourself into a bidding war.



SHARED BRANCHING

Enjoy access to shared branching at a number of locations. Access accounts, make transactions, and more, whenever or wherever you are!