



2022 | QUARTER 4

THE KITCHEN TABLE

NEWSLETTER

MESSAGE FROM THE CEO

As we close out the year, we want to take a moment to thank you for everything you do. It's because of people like you that we get to wake up each morning feeling safe. Your commitment to us is what drives our commitment to you!

You dedicate yourself to serving our community, so we strive to serve you in whatever ways we can. From providing you with convenient products and services to being there for life's big moments, like buying a house or a new car, it's the least we can do!

Thank you for sacrificing your time and safety to protect our community. Because of your heroism, we have the privilege of serving the community in our own way. We pledge to have your back because, without you, none of this would be possible.

GET A CONVENIENT CARD!

Our VISA Credit Card makes life easier because that's how it should be. Low rates, no annual fee, and rewards are just a few perks!

[LEARN MORE](#)



[VISIT OUR WEBSITE FOR OUR CURRENT RATES!](#)

HOW TO REALLY SAVE FOR RETIREMENT

Saving for retirement can feel daunting at times. How can you plan for something so far ahead? It's easy to feel overwhelmed by retirement funds when you're just starting to make steady money. We've put together the basics for you to ease your mind!

The most important rule with retirement savings is to start today. A lot of employers offer a 401(k) savings plan, and sometimes they match your contributions up to a certain percentage! If your employer does not have a 401(k) plan, open an IRA. Next, determine how much to contribute to your IRA by calculating 15% of your income. You can adjust contributions and how long you plan to work based on your individual needs!

When it comes to saving, you are in control. Find a system that works for you to set clear goals! You can always adjust your sails as needed. Interested in an IRA? Contact us today.

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CONTACT US

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HOLIDAY CLOSURES

Veterans Day
Friday, November 11

Thanksgiving
Thursday, November 24

Christmas
Monday, December 26

TAKE US WITH YOU!

Our mobile app lets you take care of everything right from your phone. Whether you're at home or across the country, you can do it all! Just download our app to start.



WHEN YOU SHOULD BUY YOUR DREAM HOME

In the great, big list of things you hope to accomplish in your lifetime, buying a house is most likely near the top. You dream of summers with the kids, holiday parties, and maybe hosting a family reunion or two. You deserve to get everything you want out of your life. Read on to learn when you should make your big move.

Many are waiting for housing affordability to come in the form of a housing market crash, but what does that mean? A housing market crash is what happens when there is low demand and high supply. This typically happens when a larger, older generation moves out (either because they have passed away or moved into assisted living) and leaves a surplus of homes for a smaller, younger generation. Financial advisors can't be certain whether or not the pieces are in place for a market crash, so don't put all your eggs in that basket. Instead, make sure you're working towards your personal goals.

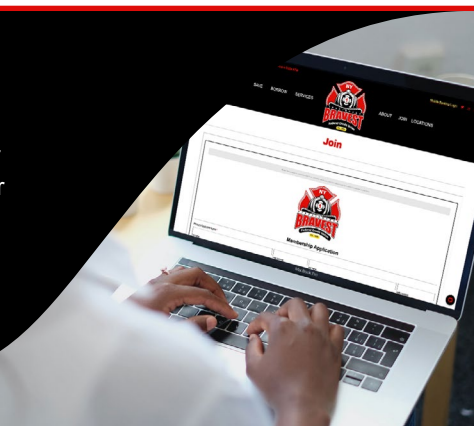
Be proactive! Make sure you're ready by putting away at least 10% of every paycheck. Keep doing this until it's time to buy! The higher the down payment, the lower your mortgage payments will be! You can also plan ahead by considering location, design features, size, and any other details that fit into your wants and needs.

Get an idea of what you can afford. Get pre-approved for your mortgage loan before you start looking at houses. That way, you can get an understanding of your price range, interest rates, and monthly payments.

BECOME A MEMBER!

You are dedicated to serving us... Let us serve you! We are committed to the heroes of our community. Become a member with NY Firefighters Bravest FCU and start benefiting from your banking!

[LEARN MORE](#)



IT'S TIME TO BREAK THROUGH!

Get the best deal on your auto loan and avoid high monthly payments. Leave high rates and costs behind!

[APPLY TODAY](#)



PAY YOUR BILLS FROM HOME!

With bill pay, you make payments online from any of your devices. It's quick, convenient, and secure!

[LEARN MORE](#)

GOT 2 GETAWAY TRAVEL

Take advantage of our full VIP experience with one on one concierge service with your dedicated travel specialist! Visit our website to learn more.