



2023 | QUARTER 3

THE KITCHEN TABLE

NEWSLETTER

MESSAGE FROM THE CEO


Hello Members!

The summer season is in full swing and brings emergencies you face head-on. We can't tell you how much you mean to our financial family and community. Thanks for all you do - we appreciate you!

One of the reasons we're so successful is the support you and your fellow firefighters give us through your membership and contributions to the direction of our credit union.

Just as you serve the community, we're here to serve you! From low-interest loans to high-yield savings products, we always have your success in mind every step of the way.

Thank you for trusting us with your financial health. We're excited to be a part of your financial journey and look forward to assisting you during every stage of your life.



Ready to hit the road in style? Check with us to help get you into the driver's seat of a car you love.

APPLY ONLINE TODAY

PROTECT WHAT MATTERS MOST. 

In need of a solid financial protection plan? With a voluntary insurance program, you can pay a monthly premium in exchange for a guarantee of payment in the future! Talk to your employer to see your options and protect what matters most.

LIFE AND RETIREMENT PLANS FOR FIREFIGHTERS

Firefighters have different benefits compared to the average worker. For instance, public safety retirees don't often receive Social Security benefits. That's why it's important to be prepared and start saving early for your upcoming retirement.

- Increase your income by getting a second job
- Invest in extras like real estate so that you have a passive income
- Maximize your retirement plan by opening an IRA
- Open a health savings account
- Develop a withdrawal strategy to properly manage your finances in retirement

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CONTACT US

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HOLIDAY CLOSURE

Labor Day: September 4



FEARLESS



ADVENTURE AWAITS!

When you need a break, you Got 2 Getaway! Members of NY Bravest FCU can book their travel to all destinations worldwide! Before your next trip, use Got 2 Getaway Travel and be fearless on your next adventure!

FIND YOUR ADVENTURE TODAY



SPEND WITH CONFIDENCE.

Did you know that when you open a checking account with NY Bravest FCU, you'll receive a FREE debit card?

Our debit cards come with all the perks, including access to cash at nearly 30,000 free CO-OP ATMs throughout the U.S. Also, be on the lookout for our soon-to-come digital wallet, among other benefits!

APPLY ONLINE TODAY

CYBERSECURITY: SUMMER TRAVEL TIPS

- Update all devices with the latest software updates and security patches installed. These updates often contain important security fixes
- Use strong and unique passwords for all your accounts
- Beware of public Wi-Fi as these networks may not be secure
- Enable two-factor authentication to protect your accounts from unauthorized access
- Be cautious about oversharing your location on social media

BACK-TO-SCHOOL CHECKLIST FOR COLLEGE STUDENTS

1. **Plan Your Budget:** Create a list of all the expenses you anticipate, including tuition, electronics, and housing costs. As a member of a credit union, you have access to financial planning resources that can help you create a budget and manage your finances throughout the school year.
2. **Purchase Textbooks:** Textbooks can be expensive, so consider buying used textbooks or renting them from a website or campus bookstore.
3. **Get Organized:** Get organized with a planner or calendar to keep track of important dates, deadlines, and assignments.

CHEAP THINGS TO DO WITH YOUR KIDS THIS SUMMER

One of the best ways to celebrate summer with your kids is to find cheap activities to keep them entertained. Luckily, there are plenty of budget-friendly options that are both fun and engaging for kids of all ages. Here are some inexpensive activities to do with your kids this summer that won't burn a hole in your pocket.

1. Go on a picnic.
2. Go on a nature scavenger hunt.
3. Have a movie night.
4. Explore your local library.
5. Have a backyard campout.
6. Visit a farmer's market.
7. Create art outdoors.
8. Have a game night.


SAVE FOR TODAY AND TOMORROW! 

From savings club accounts to IRAs, we have ways to save for specific reasons. Forget high-interest loans and credit cards, and pay with cash for whatever you need!

CREDIT SCORE: TRUTHS VS. MYTHS

Truths: Payment history matters, credit utilization matters, negative information can stay on your report, and regular monitoring is important.

Myths: Checking your credit score will lower it (it won't), closing old accounts can't hurt your score (in some cases, it can), and credit repair companies can 100% fix your credit (depending on the program).

SIMPLIFY YOUR TRANSACTIONS. 

Look into our share-draft checking accounts. They're hassle and fee-free! Plus, they feature online banking and bill pay, our mobile app, and member-exclusive benefits and perks you'll love!