



2023 | QUARTER 4

THE KITCHEN TABLE

NEWSLETTER

MESSAGE FROM THE CEO

A Note To Our Members,

As we enter the final quarter of the year, I want to take a moment to emphasize what truly sets our credit union apart – our unwavering commitment to your member experience. You are not just a number; each one of you matters to us. At NY Bravest FCU, we are committed to ensuring that your member experience remains exceptional.

Much like our dedicated firefighters who serve our community, we are here to protect and support you on your financial journey. We take pride in the trust you place in us and will continue to provide the personalized service and support you deserve.

Thank you for being part of our NY Bravest FCU family. Together, we'll make this quarter one to remember.

YOUR ACCOUNT, YOUR WAY, WHEREVER YOU ARE.

Our Mobile App dances to your tune. You can manage funds, pay bills, and chase dreams – all from the palm of your hand!



DECK YOUR HALLS WITH SAVINGS THIS CHRISTMAS

As the holiday season approaches, we all yearn for that warm and festive ambiance at home. But what if your holiday budget feels more like a snowflake than a snowbank? Don't fret! With a little creativity and the support of a NY Bravest FCU Holiday Loan, you can create the Christmas you've always dreamed of without the financial strain.

DIY edible ornaments and paper garlands, and opt for energy-efficient LED lights to make your home twinkle with holiday magic! If you need an extra boost to make your holiday dreams a reality, our holiday loans are here to help. Apply today, and let us help you embrace the season with joy and financial peace of mind. This Christmas, we encourage our members to make every moment special!



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CONTACT US

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HOLIDAY CLOSURES

Thanksgiving Day:
November 23

Christmas Day:
December 25

New Year's Day:
January 1



CHECKING ACCOUNTS

Fearless members, it's time to level up your financial game. Our Checking Accounts are your secret weapon! Strategize your spending, track your money moves, and conquer your goals with us. Opening a Checking Account is easy and hassle-free. Plus, it is free!

Did you know that through our Internet Teller, you can query your Checking Account balance, review transactions, and balance your checkbook easily?

Learn more on our website:
nybravestfcu.org/checking



ELEVATE YOUR ASPIRATIONS WITH NY BRAVEST FCU VISA CREDIT CARDS!

Whether it's a big project or a small splurge, our low-rate cards are your key to success. With a NY Bravest FCU Visa Credit Card, you can conquer your ambitions!

Apply for a Visa on our website:
nybravestfcu.org/loans

SECURE YOUR FUTURE WITH SHARE CERTIFICATES!

Opening a NY Bravest FCU Share Certificate is like planting a seed for a bountiful retirement. With guaranteed returns and low risk, they pave the way for a financially stable tomorrow. Start planning your retirement today and watch your savings grow effortlessly over time with a Share Certificate from NY Bravest FCU.

START YOUR ENGINES; WE'RE RACING TOWARDS SAVINGS!

Our auto loans will put you in the driver's seat with the lowest interest rate possible. Get revved up and apply today for one today.



TIPS ON HOW TO AVOID HOLIDAY SCAMS

The holiday season brings joy but also brings the risk of online scams. Stay vigilant by following these cybersecurity tips:

- Avoid clicking on links or attachments from unknown emails. Be sure to verify sender authenticity
- Shop from well-known websites with secure payment options (HTTPS, padlock symbol)
- Update software, use strong passwords, and enable multi-factor authentication
- Check legitimacy before donating to avoid fake organizations
- Regularly review your account and credit card statements for unauthorized transactions

Stay informed and practice these measures in order to protect your personal and financial information during the holiday season. We hope you have a happy and safe holiday season!



SAFE TRICK-OR-TREATING FUN!

As Halloween approaches, children and families gear up for the beloved tradition of trick-or-treating. In order to make this year's experience a spooktacular success, consider these handy tips. First, plan your route in a safe, well-lit neighborhood with friends and family. Wear creative and comfortable costumes. Be sure to bring a flashlight and stay on sidewalks to avoid tripping hazards. Always approach well-lit homes and only accept treats from trusted sources! By following these tips, everyone can enjoy a frightfully delightful night of tricks and treats!