### NOVEMBER | 2024



Our ministry is to be the best resource for our members to realize their financial hopes.

#### THANKFUL FOR YOU

and for the opportunity to serve you in the credit union family!



## THANKFUL FOR TOOLS THAT HELP US REACH AND KEEP OUR GOALS:

You won't find it in a stocking or wrapped under your tree.

It will not arrive on your roof on a sleigh or come down the chimney.

So where do you find this fabulous gift? It's in our online and mobile banking. And best of all it is FREE.



The holidays are a time of reflection and giving. But now more than ever, it's also important to give yourself an EXTRA special gift. The risk of credit fraud and identity theft is especially prevalent during the holiday shopping season.

We are thankful that we are able to offer this service and we'd like to remind you to enroll in Credit Score, so you can protect yourself from the Grinches that are out there. Furthermore, you can also see your credit score, download your full credit report, and dispute any errors with the credit bureau, securely right within the app. So this holiday season, give yourself the peace of mind and protection you deserve -- the gift of credit monitoring.

Track and Monitor your Holiday
Spending



Thankful for opportunities to visit family, friends, college students, or just get away:

### THANKFUL TO BE ABLE TO offer a

### <u>LEVEL UP</u> WITH A HOLIDAY LOAN SPECIAL



4.99%\* \$3000 Max (\$500 min) No payment until 1/31/2025

Requires credit & income approval; Cannot be used to refinance existing CRFCU Loans for lower rates; Loan max lesser of \$3,000 or borrower's gross monthly income, Loan Minimum \$500; No prepayment penalty; Membership is required at loan closing; limited time offer. Terms and conditions subject to change without notice. CommonRoots FCU is an Equal Housing Lender.



Level Up Holiday Loan Special Application



# THANKFUL TO HAVE PARTNERS THAT ALLOW YOU ACCESS TO YOUR ACCOUNTS AT SO MANY LOCATIONS

**ATM Locator** 

Allpoint ATM locator helps you find the closest one to access your money.

Over 5,000, surcharge free locations!



Thankful for the fun - in our 7th Annual Pumpkin Decorating Contest.

This years winner of the contest is: Mommie Piggie of Faith, Love, and Hope

Piggie edged our The Grinch who stole Halloween.

Thanks for having fun with us!

# THANKFUL FOR THE OPPORTUNITY TO HELP YOU PREPARE FOR YOUR FINANCIAL FUTURE:



- Open a Christmas Club for the 2025 Holiday Season
- Open youth accounts and participate in the ABC school program to prepare them for their financial future
- Open a Roth or Traditional IRA to prepare for your future financial goals

Open a CommonRoots FCU Visa and earn cash back for future purchases

## THANKFUL TO BE ABLE TO SHARE THIS CREDIT UNION WITH FAMILY AND FRIENDS:



## Share your Roots with Friends

Share the benefits of CommonRoots FCU membership with your friends, family, co-workers, and neighbors and earn cash. For more info click here.

Thankful to be able to spend some time away from the office while you are still able to access your accounts through online and mobile banking.

Office Closed on: November 11 -THANKFUL FOR OUR VETERANS!



November 28 & 29 - HAPPY THANKSGIVING

### THANKFUL TO SAVE MONEY ON HOLIDAY CHEER:





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www.commonrootsfcu.com











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