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## *Financially Preparing for College: A Graduation Gift to Yourself*

As high school graduation approaches, the excitement of heading off to college can be overwhelming. While it's a time for new experiences and opportunities, it's also essential to consider the financial aspect of this transition. With the rising costs of education, understanding how to prepare for college financially is crucial, and it involves more than just packing your bags.

**Budgeting:** List all your anticipated expenses, including tuition, housing, books, food, transportation, and personal items. Knowing your financial boundaries will help you make informed decisions.

**Explore Scholarships and Grants:** Look for as many opportunities as possible. They don't require repayment, making them an ideal source of financial aid.

**Emergency Fund:** Start building an emergency fund. Having savings aside for unexpected expenses can provide peace of mind and help you avoid turning to high-interest loans or credit cards.

**Financial Education:** Take advantage of financial literacy resources. Your credit union can provide guidance on budgeting, credit, and saving for the future.

**Part-Time Work:** Consider part-time employment during college. It can help cover living expenses and reduce the need for loans.

Remember, financial preparation for college is a graduation gift to yourself. By making smart financial choices now, you'll set yourself up for a brighter, debt-free future. Congratulations on your graduation, and best of luck with your college endeavors!

## ***Making Dreams A Reality.***

Get behind the wheel with terms up to 108 months and a base interest rate starting at just 5.00%. No matter your credit, we'll tailor a plan to fit your needs. Don't wait; let's make your dream car a reality!

[Learn More](#)



## ***Take Your Dream Vacation with Our Personal Loans!***

Embark on your dream vacation stress-free with our personalized loan solutions. Whether it's a tropical getaway or a European adventure, our flexible terms make it easy to fund your ideal trip. Say goodbye to financial worries and hello to unforgettable memories. Apply now and turn your vacation dreams into reality.

[Make Your Dreams A Reality](#)

## ***Simplify Your Finances!***

Discover effortless banking with our credit union's mobile app. Simplify your financial routine and stay connected wherever you go. Download now and experience banking redefined!

[Learn More](#)



## ***Secure Your Future.***

Are you looking to secure your financial future? Our IRAs offer peace of mind with both Traditional and Roth options available, each earning a competitive 1% rate. Whether you're planning for retirement or long-term savings, we're here to help you achieve your financial goals. Start building your nest egg with us today.

[Open An Account Today!](#)

## ***How To Find The Best Coupons!***

You're looking to save, and we're here to help. Here are some ways to find the best coupons and make the most of your purchases:

1. Check a retailer's website. Many retailers will offer exclusive coupons on their websites that work in-store and online.
2. If a retailer has a free loyalty program, this can be one of the best (and sometimes only) ways to get exclusive discounts through them. A best practice is to have a dedicated email when you sign up to keep it separate from your own.
3. Save on shipping costs and take advantage of retailers that offer price matching against competitors. Always check their terms and conditions, but you may even be able to stack another coupon with it.
4. If you use a credit card for most of your shopping, look out for browser extensions to use and take advantage of extra cashback promotions.





## Budget-Friendly Father's Day Celebrations: Meaningful Moments on a Dime!

Celebrate Father's Day with heartwarming yet budget-friendly gestures. From a homemade breakfast to a family picnic or a cozy movie night, there are plenty of ways to show Dad you care without breaking the bank. Whether it's crafting a DIY gift or sharing cherished memories in a memory book, it's the thought and effort that truly matter. Let's make this Father's Day one to remember, filled with love, laughter, and meaningful moments.

## Stop Cyber Criminals In Their Tracks!

Lynchburg Municipal Employees FCU wants to keep you informed and equip you with the knowledge to stay safe. Take a moment to read these guidelines to ensure your personal information remains protected.

- Store critical financial documents in a secure and locked location. Shred documents containing sensitive information before discarding them.
- Avoid using public computers or shared devices to access your credit union account, as they might have malware or keyloggers installed.
- Fraudsters use tactics to mimic us, often making it seem like their call or text is coming from us on your caller ID. Always be cautious if you receive a call or text that appears to be from us.
- They ask for sensitive details like your account number, credit/debit card information, or personal identification. This is a definite warning sign.
- Remember that we will never contact you via phone or text to request specific personal financial or account information. Our team members will only ask you to verify such details when YOU initiate the call.

If you encounter any of these situations or any suspicious interactions, don't hesitate to end the call and contact us directly at (434) 845-1013. Your financial and personal security is our priority.

## Hosting a Memorable Memorial Day BBQ on a Budget

Memorial Day, a time to commemorate our nation's heroes, celebrate with loved ones, and welcome the impending summer, often calls for outdoor gatherings and BBQ feasts. However, the expenses associated with hosting a Memorial Day BBQ can quickly add up if you're not careful. But fear not; with some strategic planning and savvy choices, you can host a fantastic Memorial Day BBQ that won't strain your finances.

**Budgeting Brilliance:** Start with a plan. Initiate the process by setting a budget and determining your spending limits. Consider all essential aspects, including food, beverages, decorations, and planned activities or games.

**Potluck Paradise:** One of the simplest and most cost-effective ways to cut expenses is to make your Memorial Day BBQ a potluck gathering. Encourage guests to contribute a dish, lightening your workload and adding variety to the menu.

**Meat Matters:** To economize, opt for budget-friendly cuts like chicken thighs, drumsticks, or pork shoulder. Watch for meat sales or bulk deals in the weeks leading up to Memorial Day.

**Dazzling DIY Marinades and Sauces:** Say goodbye to pricey store-bought sauces. Instead, craft delectable blends using simple ingredients like olive oil, vinegar, herbs, and spices.

**Affordable Side Dish Extravaganza:** When planning side dishes, select budget-friendly options such as coleslaw, pasta salad, or grilled vegetables. These dishes can be prepared in abundance and are sure to please without straining your budget.

**Shop Smart:** Use coupons and cashback apps to maximize savings. Plan your shopping to avoid last-minute price increases.

**Affordable Entertainment:** For entertainment, consider budget-friendly activities like backyard volleyball, frisbee, or a scavenger hunt.

Hosting a memorable Memorial Day BBQ on a budget is feasible with meticulous planning and resourcefulness. By adopting these budget-conscious tips and making strategic choices, you can celebrate this significant day with friends and family while keeping your finances intact.



## Show Your Appreciation!

As Mother's Day approaches, it's the perfect time to show the incredible women in our lives how much they mean to us. You don't need to break the bank this year to make her feel cherished and appreciated. Here are some gift ideas that will leave her with a smile on her face:

**Personalized Photo Album:** Gather your favorite family photos and create a personalized photo album. Include heartfelt captions and memories that will warm her heart each time she flips through the pages.

**Pampering Spa Day:** Create an at-home spa day experience for her. Run a bubble bath, prepare a cozy robe, and offer to give her a relaxing massage. Remember soothing music and scented candles for the whole spa ambiance.

**Cook Her Favorite Meal:** Prepare her favorite dinner at home. Whether it's a classic lasagna, a hearty salad, or a dessert, the effort you put into the meal will show your love.

**Gardening Kit:** If mom has a green thumb, consider gifting her a gardening kit with seeds, pots, and gardening tools. It's a thoughtful way to encourage her favorite hobby.

**Online Class Subscription:** Help mom explore her interests by gifting her an online class subscription. Whether it's painting, cooking, or a new language, online classes offer endless learning opportunities.

Remember, it's not about the price tag; the thought and love behind the gift truly matter. As your trusted credit union, we're here to support you in all aspects of life, including making special moments like Mother's Day memorable without breaking your budget. If you need financial assistance or advice, please don't hesitate to contact us.

## Take Your Savings Further!

Experience the power of higher returns with our money market account, surpassing traditional savings avenues. With a minimum balance requirement of \$5,000.00, this account offers the perfect balance of growth and accessibility.

**Secure your financial future with our money market account today.**

## Streamline your finances and enjoy hassle-free transactions with our convenient direct deposit service.

Check out our website for more information.

## Holiday Closures

**Memorial Day**  
May 27, 2024

**Juneteenth**  
June 19, 2024

**Independence Day**  
July 4, 2024

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