



# THE CREDITOR

## Got Money? We Have Some To Lend You.

**N**eed a new car? Or a used truck? There's a loan for that. Replace the roof or upgrade the furnace? There's a loan for that. Medical emergency or vacation trip? There's a loan for that, too. If you need a loan for any reason, check with the credit union first. We have money to lend at great rates and budget-friendly terms. We'll work with you to find the best loan to fit your personal financial

situation. The first credit union in the United States was chartered more than 100 years ago to provide loans to the working people of Manchester, NH. Your credit union is proud to continue that tradition, in good times and bad. Our philosophy is "People Helping People," and we do our best to do so. Just take a look around you. What do you want or need? Make a list, then prioritize it. Then stop by or call your credit

union and let us help you turn that list into reality with the right loan.

Great News...There Are No Longer Any Restrictions On Credit Scores...No Matter The Score...You May Apply For A Loan...Stop By To See a Loan Representative Today!!!

## Shopping Tips For The Holiday

**W**ith the holiday shopping season going into full swing, many shoppers are at risk for identity theft (often through the loss of credit cards or other important pieces of identification) while shopping at the stores and malls. Here are a few tips to help guard you against ID theft and give you some peace of mind while shopping:

\* Do not carry your

Social Security card, passport, or birth certificate while out shopping. The loss of a Social Security card or the theft of the number could allow identity thieves to set up new credit card accounts in your name using a different address.

\* Only carry the ID cards and credit cards that are needed for your shopping trip. Credit Cards should be signed with "See picture ID" on the

back in permanent ink.

\* Watch out for "shoulder surfers" (people who hover near shoppers and watch them as they carry out their transaction at the checkout counters.)

\* If writing a check, minimize the information you share. Don't include your Social Security number or driver's license number on your check.

## Help For The Holiday Season

**D**oes it seem as though everything from the price of partridges in pear trees to the fee for hiring dozens of drummers is up this year? To keep your season bright, look to the credit union. With a Christmas loan from the credit union, you can actually save money. That's because you will most likely spend less if you use the cash from the loan instead of high-interest rate department store or other credit cards. High interest, combined with minimum payments, will mean you'll be paying for your purchases well beyond the next holiday season.

Consumer research consistently finds that when people pay cash for purchases, they spend less than when they use a credit card.

Start by figuring out your budget for gifts, travel, entertaining, decorations, postage, and any

other items. If it's more than you're comfortable with, consider cost cutting measures. For example, host a brunch instead of dinner or respond positively when guests offer to bring something. Choose names if your gift list has grown too long. Here are some spending tips to help keep your gift giving in check:

- \* Make a list - check it twice. Have a budget for your gift giving. Stick with it.
- \* Keep track. Whether shopping by mail, Internet, or store-to-store, keep track of what you're spending.
- \* Consider opening a 2012 Christmas Club account. This way you'll have the funds for next year's holiday shopping.
- \* Watch your charge cards. It is easy to lose track of your spending and pile up credit card debt that can take months to pay off.

Take control this holiday and don't let your spending run amok. Think twice before letting your debt control you.



## Start Your Christmas Club Account Today!

**C**an't bear to face those holiday bills each year? Be prepared next year by opening a Christmas Club account. It's a safe, convenient way to put some money aside for those holiday gifts and expenses next year. With a Christmas club account, you determine a spending budget for next year's holiday season.

Then, you divide the budget into 12 monthly payments. You can make payments manually, or choose to automate your payments through payroll direct deposit or automatic transfers from your credit union checking or savings account. Then, about November, you withdraw your budget amount and go shopping with cash in hand. If you do go

over your budget by a little bit, you can usually make up the difference with cash on hand or, as a last resort, charge it to your credit card. But the financial impact is much less than putting the whole gift total on a credit card. If this sounds like a good plan, call or stop by your credit union today and let us set up a Christmas club account for you.