

A THE CREDIT UNION ADVANTAGE

HELPING YOU ACHIEVE
FINANCIAL SECURITY



Financial Lessons of a Pandemic

There is no question that the year 2020 served as a financial wake-up call for many. Even if you were not personally affected by the pandemic, there has still been a sense of worry and anxiety of living through challenging and unpredictable times. It's important to take away a few lessons to help strengthen our finances in the years and months to come.

Creating your own safety net when it comes to finances is one of the most responsible choices you can make. Even with reliable income sources, we are not immune to financial disruptions. Emergency savings are important and unexpected events can happen at any time. Make it a goal to set aside a savings of three to six months' worth of expenses.

Maintaining a healthy credit score can be crucial to ensuring



you can borrow money when needed. Pay your bills on time, keep credit card balances low, do not close old credit cards, limit applications for new credit and keep an eye on your credit report. A credit score is used to predict your financial responsibility. Your credit score affects whether you are qualified, the amount you can receive, and the interest rate of the loan.

If too much stuff is weighing you down, make it a goal to discard items and habits that no longer serve you. Remember when everyone was shut in at home and decided it was the perfect opportunity to clean out all the closets and storage. The pandemic altered the focus of many people and allowed many to evaluate their priorities and see what really mattered in life. Eliminating extra debt can also give you a sense of financial relief. Build upon smart buying habits and learn to live with less.

2020 EMPLOYEE OF THE YEAR

LaDale Harris
LOAN PROCESSOR II

Congratulations to our Employee of the Year LaDale Harris. LaDale was selected by her peers for this award. LaDale's duties include assisting members who are applying for a loan and analyzing member's credit and financial status while obtaining credit histories and financial information. LaDale is a valuable asset to the credit union as she is excellent in working with members to identify their financial goals and loan needs.

Coworkers commented that LaDale is always willing to help with anything needed, even when busy; she is cheerful and always has a smile on her face. She exhibits excellent member service skills and is always willing to help members with whatever their needs may be.

LaDale has been employed with the credit union since 2015. Congratulations LaDale!





SAVE *the* DATE
 for our *Virtual* Annual Meeting
 April 13, 2021

Prepare Now. Enjoy Later.

With a  Account



CONGRATULATIONS

Charles Chinn
 has won **\$25.00!**

*Contact First Abilene FCU to redeem your prize.

Upgraded ATM Machines



A new year brings new benefits for our members. New ATMs were installed at both branches in December. The new automated teller machines allow our members to make trips to the credit union at your convenience not only for cash, but for both check and cash deposits. We invite you to come give the new machines a try.

Lane 1 at our Pine Street location has been converted to an ATM ONLY lane.
 Please use the other lanes for teller transactions.



Embrace Homeownership
 With a Low Rate Mortgage



NORTH LOCATION:
 1118 Pine | Abilene, Texas 79601
 (325) 670-2429

NORTH DRIVE-THRU:
 7:30-6:00 Monday-Friday
 Closed Saturday

NORTH LOBBY:
 9:00-4:00 Monday-Thursday
 9:00-5:00 Friday



SOUTH LOCATION:
 3324 Catclaw | Abilene, Texas 79606
 (325) 670-2429

SOUTH DRIVE-THRU:
 7:30-6:00 Monday-Friday
 9:00-1:00 Saturday

SOUTH LOBBY:
 9:00-4:00 Monday-Thursday
 9:00-5:00 Friday

First Abilene
 Federal Credit Union

www.firstabilenefcu.org