

# A THE CREDIT UNION ADVANTAGE

HELPING YOU ACHIEVE  
FINANCIAL SECURITY



## Discovering Your Financial Resolutions

Resolutions are top of mind as the new year rolls around. Many consider making resolutions to lose weight, workout more, eat healthier, make new friends, spend less, or save more. Yet on average, less than 10 percent keep those resolutions by the end of the year. Let's talk financial resolutions.

To begin, you must find the reason why resetting your finances is important to you. This helps you to discover meaning and matter in your goals.

Once you have discovered why you are invested in resetting your finances, it's time to set your financial goals. Many set only short-term goals when it comes to finances, but it is equally important to set loan term goals. Set goals for the next month, three months, six months, one year, five years and 10 years. Be transparent with yourself. If you don't set goals, good intentions will take you nowhere.

Create a plan to reach your goals. Just as a business creates a detailed business plan, it is important to create a plan as to how you will achieve your financial goals. If you're planning to save money, what will you do to put back extra funds each month? That could mean anything from cutting back on your trips to the coffee shop or refinancing a vehicle with a lower interest rate.

Reevaluate as needed. Sometimes life doesn't go exactly as planned. An unexpected expense comes up, a career change effects your monthly income, or you realize you set goals that weren't realistic. It's okay to reconsider your goals when needed. Reasonable adjustments only mean that you are keeping your resolutions top-of-mind, creating the roadway to success.



**SAVE THE DATE**  
**ANNUAL MEETING**  
**APRIL 12, 2022**

## 2021 EMPLOYEE OF THE YEAR

*Virginia D'Amato*  
VICE PRESIDENT OF E-COMMERCE

Congratulations to Virginia D'Amato on being voted as our 2021 Employee of the Year. The annual Employee of the Year is selected by credit union staff. Virginia plays an important role behind the scenes each day to ensure daily operations are completed. Her witty sense of humor, contagious smile and well-known accent is loved by everyone. She is knowledgeable, always presents a positive attitude and dependable. *Congratulations Virginia!*



# Congratulations!

Congratulations to these FAFCU team members on their recent promotion.



**Jordan VanHoff**  
Senior Vice President  
Controller

**Misty Hayward**  
Senior Vice President  
Chief Lending Officer

## Create a Stress Free Holiday Season



## CONGRATULATIONS

**Robert Brown**  
has won **\$25.00!**

\*Contact First Abilene FCU to redeem your prize.

## We Know Loans



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### 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](http://www.firstabilenefcu.org)

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