

NEWSLETTER

Holiday Spending Can Get Out of Control: MoneyEdu is Here to Help!

Check out the resources that our free, online service offers to help you with actionable steps and ideas to make the holiday season less overwhelming.



Holiday Spending: Avoiding Surprises

We've pulled together a whole week's worth of tips and hacks designed to make your holiday shopping pain free this year - and let you love the season again!



Holiday Spending by the Numbers

How much will you spend on your spouse or significant other this year - and are you spending because you think you should or because you've found something truly meaningful your partner will love?



Splurge Accounts Can Help With Impulse Spending

Tired of running out of money, even though you've budgeted carefully? Creating a specific line item or account for impulse buys and splurging can help you stay on track each month.



Holiday Spending Survival Guide

The holidays are supposed to be fun, but worries about spending can put a damper on the festivities. Incorporating these savvy shopping strategies can help you save - and enjoy a stress-free season, too!



Put a Holiday Spending Worksheet to Work

Avoid the last minute panic and stress of trying to stretch your money out over the holiday season by planning in advance instead. A holiday spending worksheet can help.



Frugal Fun After Too Much Holiday Spending

Getting past the spending whirlwind that most of us indulge in over the holidays can be tough, but these tips will help you get back to normal in a hurry.

Create a free account to read about these topics and so much more!
Visit moneyedu.org

SCAM ALERT Avoid Flood-Damaged Cars

In the wake of natural disasters such as Hurricane Ian, used car buyers must stay sharp and look for flood or storm damaged cars.

- Check for signs such as loose carpet, mud or sand under the seats, or rust around the doors. Check for smells such as mold and decay or strong cleaning products in the car and trunk.
- Check for a history of flood damage. Check on the National Insurance Crime Bureau's [free database](#).
- Get a free vehicle history report. Start at [vehiclehistory.gov](#) to get free information about a vehicle's title, most recent odometer reading, and condition.
- Ask an independent mechanic to check it over. They can inspect both mechanical and electrical systems.

Report scams [here](#).

[Visit the FTC Website to Learn More](#)

Employee Highlight: See it, Say it, Make a Difference Program

We strive to empower our team members to make a positive difference with our "See it, Say it, Make a Difference" program. Team members recognize their peers for their day to day acts of team work and going above and beyond their regular duties.

After each quarter, we recognize one team member who has made a positive difference in the workplace. At the end of the year, the four team members choose a charity to "give back" to in the form of a donation.

The 2022 3rd Quarter Winner is:



Elizabeth Otto

Loan Support Specialist. Liz has been with us since May of 2022.

What do you enjoy most about working for SMFCU?

What I like most about working for SMFCU is you always have something new to learn and grow from. There is a wide variety of tasks/responsibilities to take on that keep your day to day process interesting.



Save the Date Join us! Meet & Greet Santa

Saturday, December 3 10 - 12 PM

8001 Old Carriage Court Shakopee, MN 55379

FREE EVENT. SNAP YOUR OWN PHOTO.

Prizes, Giveaways, Treats & Activities.

TOY & FOOD DRIVE

Bring a new, unwrapped toy or non-perishable food to our Prior Lake or Shakopee branch starting Nov. 15.

[ADD TO CALENDAR](#)

Upcoming Events

Santa Visits Shakopee

December 3, 2022
10 -12 PM
8001 Old Carriage Court
Shakopee
[ADD TO CALENDAR](#)

MoneyEdu Budget Challenge

Ends December 3, 2022
Go to MoneyEdu.org and create a budget to be entered to win \$1,000.

Important Dates

Veterans Day - November 11
Branches Closed

Thanksgiving Day - November 24
Branches Closed

Christmas Day (observed)- December 26
Branches Closed

New Years Day (observed) - January 2
Branches Closed

**GET READY:
HOLIDAY
SHOPPING HAS
BEGUN.**

Open an SMFCU
Platinum Preferred Visa
Credit Card & enjoy:

**0% APR* on your
holiday purchases
for the first 90
days for 15 months
after opening!**

South Metro
FEDERAL CREDIT UNION
Get There. Start Here.

APPLY TODAY!
southmet.com
952-445-0888

*APR=Annual Percentage Rate. For qualifying accounts, all purchases posted to the account during the first 90 days after the account open date, up to your available credit limit, will receive a promotional 0% APR. The promotional rate will be good for 15 months. The APR for any remaining promotional balances will increase to the standard APR for purchases, and all subsequent purchases will receive the standard APR for purchases. All existing payment terms apply. Must be a SMFCU member.

xfinity mobile | Spectrum mobile

SWITCH. SAVE. GET CASH REWARDS.

**MEMBERS
GET more**

SCAN QR CODE TO LEARN MORE
or visit mobile.lovemycreditunion.org

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rewards

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MORE REWARDS
MORE TO Love**

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Rewards.LoveMyCreditUnion.org

Save up to 60%
on Travel &
Entertainment

Rental cars, hotels,
theme parks, sports
& concert tickets,
and more!

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