



YOU COULD WIN A TRIP TO LA
FOR SUPER BOWL LVI

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Pay with Visa for a chance to win an ultimate NFL trip of a lifetime. Tap to pay with a Visa contactless card or a Visa card with a payment-enabled device and you'll receive a bonus entry! **No Purchase or Obligation Necessary to Enter or Win.**

See details below.

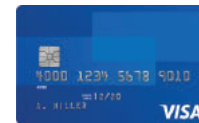
GRAND PRIZE PACKAGE INCLUDES:

- › 2 round-trip flights to Los Angeles, CA
- › 2 tickets to Super Bowl LVI
- › Hotel Accommodation

Use your Visa card from September 1st through October 31st, 2021 to be entered automatically. Can't make it to the Super Bowl? No problem. The winner has the option to choose the alternate prize of an incredible Visa NFL Gift Box containing exclusive NFL merchandise and a whole lot more!



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NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2021 NFL SWEEPSTAKES. Open only to legal 50 U.S. & D.C. residents who are 18 or older as of 9/1/21. Void in P.R. and where prohibited. Begins at 12:00 AM PT on 9/1/21 and ends at 11:59PM PT on 10/31/21 ("Promotion Period"). TO ENTER: 1) Automatic Entry: An eligible Visa cardholder will automatically receive one (1) Sweepstakes entry for each eligible Visa purchase made during the Promotion Period at a participating merchant location in the U.S. BONUS ENTRY: An eligible Visa cardholder will automatically receive one (1) bonus Sweepstakes entry for each eligible contactless Visa purchase made using his/her contactless Visa card or using his/her Visa card with a payment-enabled mobile or wearable device during the Promotion Period at a participating merchant location in the U.S. 2) To Enter by Mail Without Purchase or Obligation: Hand-print your name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and email address, on plain 3" x 5" paper, and mail it in a #10 envelope with sufficient postage affixed, to: Visa 2021 NFL Sweepstakes, P.O. Box 7740, Melville, NY 11775-7740. Mailed entries must be postmarked between 9/1/21 and 10/31/21, and received by 11/8/21. Enter as often as you wish; however, each mailed entry will count as two (2) entries into the random drawing and must be mailed in a separate postmarked-and-stamped envelope. Mechanical reproductions prohibited. ONE (1) GRAND PRIZE: Super Bowl LVI trip package consisting of a 4-day/3-night trip departing on 2/11/22 and returning on 2/14/22 for two (2) people (winner and 1 guest) to Los Angeles, CA to attend Super Bowl LVI, scheduled to take place on 2/13/22. Prize includes two (2) tickets to Super Bowl LVI, round-trip economy class air transportation for two (2) people from a major U.S. gateway airport nearest the winner's home, transportation to/from airport and hotel and all scheduled activities, hotel accommodations including breakfast daily (one room, double occupancy), two (2) tickets to the Super Bowl LVI Visa Tailgate and the VIP Super Bowl Experience, one (1) Visa Super Bowl LVI gift (for winner only), and one (1) \$275 Visa Prepaid Product. In addition to the aforementioned prize, \$7,800 cash will be awarded in the form of a check to winner that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Trip"). ARV of Grand Prize Trip: \$26,750. In lieu of taking the Grand Prize Trip, the winner will have the option of receiving \$5,000 cash awarded in the form of a check and a Visa NFL Gift Box valued at up to \$5,000. In addition to the aforementioned prize, \$3,400 cash will be awarded in the form of a check that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Cash Option"). ARV of Grand Prize Cash Option: \$13,400. ODDS: Estimated odds of winning are 1 in 13,455,666,787; however, the actual odds of winning depend upon the total number of eligible entries received. Sweepstakes subject to complete Official Rules, available at this location and www.visa.com/NFLUltimateSweepstakesFullRules. SPONSOR: Visa U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999. The NFL Entities have not offered or sponsored this Sweepstakes in any way.

Holiday Loan

Need help covering holiday expenses? Get a \$600 loan for \$100/month at 10% annual percentage rate that can be paid off up to 9 months.

Must be a member and only 1 loan (Summer/Holiday) per member. The loan processing fee is \$25 (non refundable) and loans are subject to credit approval. You can apply online between 11/1/2021-12/30/21.



Save the Date

FAFCU Annual Meeting
1/26/22 @5pm

Members of FAFCU who are interested in serving as volunteers on the Board of Directors must obtain a petition from the credit union and secure the signatures of at least 1% of the credit union members. The petition must be filed with the Secretary of the credit union no later than 11/29/21.



BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW™

International Credit Union Day - 10/21/21

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 291 million members across the globe. On October 21, 2021, join credit union and financial cooperative members around the globe in celebrating 73 years of International Credit Union Day®. Visit us and celebrate with your fellow member owners!

AROUND THE BRANCH

Lobby Hours		Drive-Thru Hours
Monday	8 am - 4:30 pm	8 am - 4:30 pm
Tuesday	9 am - 4:30 pm	8 am - 4:30 pm
Wednesday	9 am - 4:30 pm	9 am - 4:30 pm
Thursday	9 am - 5:00 pm	8 am - 5:00 pm
Friday	8 am - 5:00 pm	8 am - 5:30 pm

FAFCU Closed	Holiday Observed
Columbus Day	MON Oct 11
Veterans Day	THUR Nov 11
Thanksgiving	THUR, FRI Nov 25 & 26
Christmas Eve	FRI Dec 24 (close at 1pm)
New Year's Eve	FRI Dec 31 (close at 1pm)



There Is No Place Like Your HOME For The Holidays!

Consider getting a Home Equity Line of Credit (HELOC) this season. You can use the money for just about anything, such as remodeling your home, paying for holiday gifts, consolidating debts, or even funding events like a wedding or well-deserved vacation. One of the greatest benefits of a HELOC is that it's available to use when you need it. To see if you qualify for a HELOC or to learn more go to financialaccessfcu.org/loans/heloc.