



zelle

THIS IS HOW MONEY MOVES®

Make Your Life Easier with P2P Payment Options

Sending money to friends and family is becoming a common necessity, whether you're splitting the cost of a lunch tab, paying someone back for a shared birthday present, or even paying the babysitter. One of the fastest and easiest ways to do that is to send money digitally using peer-to-peer (or P2P) payments.

P2P payments enable you to send money to another person right from an app on your mobile device using a linked bank account, credit card or debit card. You can think of it as a digital replacement for cash or checks. Sending money this way is more convenient than writing checks or handling cash, and it has quickly become a popular way to send money across many age groups. In fact, nearly one in five Americans utilized P2P payments in 2020¹.

There are many P2P payment options available and it's typically easy to enroll and start sending money. Apple Pay, CashApp, Google Pay, Venmo and Zelle® are a few services you may have heard or read about. Whichever option you choose, you can use your mobile device to enroll, then depending on the service, you can link your bank account, credit card, or debit card. Once you're setup, you can start sending money to friends or family who are also enrolled with your platform of choice.

Sending and receiving money is usually just a few clicks away. You choose who to send money to, the amount you want to send, add a message to indicate why you're sending money, and send. Depending on which P2P payment option you use, the time it takes for the recipient to receive their money can range from a few seconds to a few days. One of the popular P2P payment options is Zelle®, and it's available for free in the FAFCU's app. With millions of active Zelle® users, you can send and receive money even if your friend or family member doesn't bank at Financial Access². Learn more about how Zelle® can help you send money to friends and family.

To learn more go to financialaccessfcu.org/online-services/zelle

¹Source: Logica Research, The Future of Money, 2020

²U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees.

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International Credit Union Day

Empower Your Financial Future with a Credit Union

On October 20, 2022, Financial Access Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. The theme of ICU Day 2022 is "Empower Your Financial Future with a Credit Union."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.

FAFCU is honored to be a part of this proud tradition. We invite both members and nonmembers to visit the branch and celebrate this day. FAFCU will highlight events on social media using #ICUDay.

International Credit Union Day® is brought to you by Credit Union National Association and World Council of Credit Unions. This year's event is proudly sponsored by Zogo.





Grateful for your car but not your loan?

You love your current ride — it's your dream car or it's super reliable, but the monthly payment is draining your savings.

Transferring your current auto loan from another financial institution to FAFCU could lower your monthly payment and **save you thousands of dollars in interest over the life of your loan.** Our rates start as low as 3.25%!*

As a reminder, you could also save money by refinancing your mortgage and credit card debt with us. Apply online at financialaccessfcu.org today and start saving!

*Loans subject to credit and collateral approval. Membership required.



FAFCU Annual Meeting Announcement

All members are invited to attend our virtual Annual Meeting on January 25, 2023 at 5:00 PM. Information about registering to attend will be coming soon.

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 11/28/22.



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 11/1/2022-12/29/22.

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	8:00 am - 5:30 pm

Holiday Observed	Closed
Columbus Day	MON Oct 10
Veterans Day	FRI Nov 11
Thanksgiving	THUR, FRI Nov 24 & 25
Christmas Day	MON Dec 26
New Year's Day	MON Jan 2, 2023

Holiday Shopping Tips!

This holiday season we've got you covered!

Shopping online this holiday season? Keep a list of items you order. Then cross that item off your list once it is delivered. With many packages shipping, you may miss an item that doesn't arrive.

Avoid attracting unwanted attention to yourself by limiting how much cash you carry when out shopping. Use your FAFCU Debit Card instead of cash when possible.

Refinancing your auto loan is a quick and easy way to free up more cash for the holidays. When you switch your auto loan to the credit union, we'll help you lower your payments and save more each month.*

Consider a Holiday Loan this year instead of credit cards. With set repayment terms, you'll know exactly when the debt will be paid off, unlike credit cards. Plus, a Holiday Loan makes it easier to stick to a budget.*

As the holiday season approaches, now is a great time to make sure your electronic devices are secure. Check that all devices have up-to-date virus protection and update login passwords on your financial accounts.

It's easy to get carried away during Black Friday. If you're afraid the crowds & displays will cause you to overspend, shop online. Make your list & stick to it — without the extra distractions.

Start planning for next year!

Avoid holiday debt next year by saving for the holidays now! Open a Holiday Savings Account with FAFCU and make small deposits regularly throughout the year. Your money will be available to use just in time for the holidays.

*For more information go to financialaccessfcu.org.