

October 2026



A Steady Signal in a Noisy World

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 400 million members across the globe. On Thursday, October 15, 2026, join credit union and financial cooperative members around the globe in celebrating 78 years of International Credit Union Day®.

Get Your Home Fall-Ready

Ready to get your home prepared for the changing season? Whether you're tackling a cozy home update, making important repairs, or getting your house ready for the colder months ahead, a Home Loan from Connects Federal Credit Union can make it easier and more affordable to get the financing you need for those fall projects.

Which loan is right for you?

- **Home Equity Loan** – Featuring a large lump-sum payout, a fixed-rate Home Equity Loan is a good option when you have plenty of home equity built up and need funds for a big, one-time project.
- **Home Equity Line of Credit (HELOC)** – With a HELOC, you can secure the equity you've built in your home as a line of credit, ideal when you want the flexibility to access funds as improvement bills arise.
- **Home Improvement Loan** – Perfect for smaller renovation projects, a Home Improvement Loan allows you to take a small lump-sum payout with a short-term monthly payment.

No matter what your fall home plans may be, Connects is here with the financing you need to make your home comfortable, welcoming, and ready for the season ahead. Visit www.connectsfcu.org for loan details, current rates, and application information.

Here, There-We're Everywhere!

When you need your money, we want you to have it. With our convenient suite of electronic services, you can access your finances when you want, where you want, how you want. That's the Connects way.



Check your balance, view transaction history, make payments, deposit checks, transfer funds, and more with:

- Online Banking
- Mobile Banking
- Online Bill Pay
- Online Loans
- Remote Deposit Capture
- Credit Score

Visit www.connectsfcu.org to learn more about our suite of online services.

Holiday Loans

Need help with holiday expenses? A personal loan or our low-rate credit card may help make this the best holiday season ever. Apply online, in person or over the phone.

HOLIDAY SKIP A PAY

Already have a loan and would benefit from skipping a payment? Skip a Pay forms have been mailed so be sure to get yours in by the deadline.

CHRISTMAS CLUB ACCOUNT

All Christmas Club account funds were transferred to regular savings on October 1st. Don't have our popular Christmas Club account? Visit a branch or open an account online. Christmas comes every year, be prepared and ready to go!

VISA GIFT CARDS

A simple way to make the holidays sweeter. Give the gift of a holiday shopping spree with VISA gift cards for everyone on your list. Simply stop by the Credit Union and stock up.



Thank you members, volunteers and staff for donating to Anthem LemonAid to support our local children's hospital. Our efforts raised \$780 for this worthy cause.



Tips to Stay Out of Debt This Christmas

- **Start a Christmas Club Account.** A club account is a savings account dedicated to a specific purpose—in this case, Christmas. Ideally, a Christmas Club account works best if you begin saving for it in January. With the holidays right around the corner, you'll have less time to add to your Christmas Club account, but there's always next year to plan for.
- **Try a new gifting rule with your kids.** Instead of bringing more toys and more chaos into the house, consider focusing on quality instead of quantity with the 3-gift rule (something they want, something they need, and something to read) or the 4-gift rule (something they want, something they need, something to wear, and something to read).
- **Skip (or reduce) the Christmas cards.** Christmas cards are a fun tradition, but they can be quite costly depending on your Christmas card list. If you're a die-hard Christmas card person, consider reducing your costs rather than doing away with the cards altogether with DIY cards, by buying cards after the holiday season when they are on clearance (for next year), shortening your Christmas card list, or sending a Christmas email with a photo instead of a printed card.
- **Just say no.** Doing away with gifts for extended family or friends can be hard, but chances are, by telling friends and extended family that you just can't afford to do gifts for everyone, you may be relieving a financial burden on others too.
- **Have a Secret Santa.** If you've got group events, try a Secret Santa gift exchange instead of buying individual gifts for everyone, and set a spending limit.
- **Use gift cards.** The holidays are a great opportunity to regift gift cards that you've been given throughout the year or to repurpose them by using them to purchase gifts for others. Purchasing gift cards as gifts is also a great way to stick to your holiday budget by removing the temptation to overspend.
- **Give homemade gifts.** Who doesn't love a freshly baked holiday goodie? Instead of purchasing gifts for friends, neighbors or extended family, consider baking goods or making seasonings, hot cocoa bombs or jars, or a DIY home décor item.



Daylight Savings Time Reminder

Daylight Saving time ends Sunday, November 1 at 2:00 a.m. Don't forget to set your clocks back one hour before you go to bed Saturday night.

Holiday Closings

COLUMBUS DAY
MONDAY, OCTOBER 12

VETERANS DAY
WEDNESDAY, NOVEMBER 11

THANKSGIVING
THURSDAY, NOVEMBER 26
FRIDAY, NOVEMBER 27

CHRISTMAS EVE
THURSDAY, DECEMBER 24

CHRISTMAS DAY
FRIDAY, DECEMBER 25

NEW YEARS EVE
THURSDAY, DECEMBER 31 - CLOSING AT 1PM

NEW YEARS DAY
FRIDAY, JANUARY 1

www.connectsfcu.org

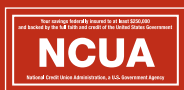
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Mechanicsville, VA 23116

CHESTERFIELD
9960 Midlothian Turnpike
North Chesterfield, VA 23235



This credit union is federally insured by the National Credit Union Administration.

Our Mission:
Connect to our Community
Activate Possibilities
Deliver Financial Freedom

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