

THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union
Quarter 1 | 2022



Message from the CEO

By April Redmond

Happy New Year! If you are anything like me, you are currently focusing on your New Year's resolutions and personal goals for the upcoming year. I always spend the first few weeks of January reflecting on the past year and focusing on the year ahead. I make it a goal of mine to write down any personal, professional, or financial goals that I may have for the new year. Writing down my goals ensures that I stay accountable and make an effort to achieve them.

We want to remind you that we are here to help you with whatever your goals might be. If you are in the market for a new car or want to have a bit more cash in your pocket for a special project, we can help you! Take a look at our website to see the various products that we offer. If you see something that may interest you, please reach out to us!

Thank you for your membership at Emerald Coast FCU; we are very proud of the community that we have built. We look forward to serving you in the new year. Please do not hesitate to reach out to discuss how we can help you achieve your financial goals.

Refinance your auto loan with Emerald Coast FCU! Start the new year off right by letting us help you enjoy a quick, easy, and convenient car buying experience.



Accelerate your car buying experience!

APPLY ON OUR WEBSITE!



- P1. Message From CEO
- P2. New Year's Seasonal Savings Guide
- The Best Time To Buy A House
- Holiday Closures



Consolidate your debt with us! We can help you get back to living your best life this year, debt-free. Contact us today to find out how Emerald Coast FCU can help you!

HOLIDAY CLOSURES



New Year's Day
January 1
MLK Jr. Day
January 17
Presidents Day
February 21

Transfer Your Balance!

Transfer your VISA® Credit Card balance through Emerald Coast FCU. We can help you save big when you *Keep It Local!*



NEW YEAR'S SEASONAL SAVINGS GUIDE

January: The first month of the year is an ideal time to start fresh and kick off your brand-new savings strategy. Get a handle on how much post-holiday debt you may have accumulated in December, and determine how to best pay that down. Opening a Holiday Club Account would be a good move around this time. These interest-bearing savings accounts provide a safe, smart place to stash cash for the next winter season so you can avoid piling on holiday debt with high-interest credit cards.

February: Football and love are this month's buzzwords. In preparation for Super Bowl Sunday, retailers promote all things related, from chips & dip to 60-inch LEDs. Good news for you, football fan or not, there are deals to be had! Whether you're hosting a Super Bowl bash on February 13, just stocking up on snacks for your kids' lunches, or in the market for a new TV, this is a great time to do some bargain-hunting. Come mid-month, love is in the air, and so are bargains on travel, flowers, spas, and candy. You can find deals on sites like **groupon.com** and **livingsocial.com**.

March: Did you think winter would never end? Well, there's a light at the end of the tunnel...literally. Daylight Saving Time will begin on March 13, 2022, and we'll finally be seeing more natural light, which means using less electricity. Speaking of winter coming to an end, spring merchandise is already hitting the racks. Much like the February football frenzy that is the Super Bowl, March Madness is the basketball equivalent for the following month. As the NCAA tournament gets going, you can score slam dunk deals on food and drinks, apparel, and magazine subscriptions.



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THE BEST TIME — TO BUY A — HOUSE

According to historical data, housing prices are the lowest during January. There is also very little competition in January when it comes to the housing market. Meanwhile, in the springtime, you will have to compete against many other buyers, sending yourself into a bidding war.

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