

As the air turns crisp and the season of gratitude begins, we're taking a moment to appreciate what truly matters – our members and our community. Whether you're planning family gatherings, getting a jump on holiday shopping, or simply slowing down to enjoy the cozy moments, we're here to help make this season a little brighter (and your budget a little lighter). Here's what's happening at your credit union:

Winter Skip-A-Pay is Here

There's plenty of reasons to keep a little extra money in your pocket this season. With Skip-a-Pay, qualifying members can choose to skip their November or December loan payment and use that money elsewhere. Learn more and apply on our website or contact our office for more information.

**Visa Balance Transfer Offer:
3.99% APR***

Tired of staring that high-interest debt in the face? Now through December 1, both new and existing credit card accounts will receive 3.99% APR for 15 months when you transfer an existing balance to our credit union VISA card. Ask us about this special rate today!

Star Savers Kids Club

Saving money can be fun! With our Star Savers Kids Club, kids ages 5–13 can earn prizes, spin the wheel, and tackle monthly activities that make learning about money exciting. They'll even get birthday surprises along the way. Stop by or visit our website to help your young saver get started!

Visa Gift Cards

Our Visa Gift Cards are perfect for any occasion and can be purchased by anyone — no membership needed! Members can also take advantage of reloadable Visa Prepaid Cards for flexible, secure spending anytime. Stop by and pick one up today!

FRAUD - Stay Alert this Holiday Season

As the holidays approach, scammers get busier too. Remember — The Credit Union for All will never call, text, or email asking for your online banking password or full card number. If a message or request doesn't feel right, trust your instincts and reach out to us directly. We're always here to help keep your accounts — and your peace of mind — safe.

As the year winds down, we're looking ahead with gratitude and excitement for what's to come. Being The Credit Union for All means continuing to grow with you — offering dependable support, new opportunities, and genuine connection every step of the way.

Thanks for choosing to be part of our community,



Robin Juhler
President, The Credit Union for All

*APR=Annual Percentage Rate, balance transfers completed before 12.1.25 will receive 3.99% APR for 15 months. After promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact us for complete details.

SKIP-A-PAY

and spend the season making memories.

FROM NOW THROUGH DECEMBER 31, 2025,
QUALIFIED BORROWERS CAN "SKIP" THEIR
NOVEMBER OR DECEMBER PAYMENT ON
ALL ELIGIBLE LOANS!



Want to earn cash?

GET REWARDED

*for your referrals!**

**EARN \$25 WHEN
THEY JOIN US!**

*REFERRAL QUALIFICATIONS APPLY. ASK US FOR DETAILS.

*Fraud
Alert!*



Be on high alert if you receive any of the following: **unexpected phone calls** about your bank account, text messages or emails with **links from unknown senders**, or a **check in the mail** for services or prize money. In these situations, **do not** give out any personal information or comply with demands, no matter how aggressive. Be cautious, slow down, and contact The Credit Union for All for support and guidance.