



## 2020 SAVE, SAVE, SAVE!

### *Certificates, Vacation and Christmas Savings from Fedmont Federal Credit Union*

Call or come by today and start your Vacation or Christmas Club accounts and don't forget about our competitive CD rates.

Earn higher interest rates than the regular share account and save!



## The 2020 Annual Meeting

Calling all members! You're cordially invited to your credit union's 2020 Annual Meeting. At the credit union, you're not a customer: You're a member/owner. The Annual Meeting is your chance to find out what your credit union achieved in 2019 and what's on tap for the future. You can meet your volunteer board of directors and committee members, learn election results, and visit with your fellow members. As a financial cooperative, we exist only to serve members. Attending the Annual Meeting is one of the best ways to learn more about what the credit union has to offer and help us do an even better job to meet your financial needs. So, watch for details and mark your 2020 calendar. We look forward to seeing you there.

## A Special "Thank You" To Our Members



As member-owned and operated financial institutions, a solid and secure member base is at the heart of every successful credit union worldwide. As we reflect on 2019 at Fedmont Federal Credit Union, we want to send a special "thank-you" to our members for their support and loyalty.

At Fedmont FCU we strive every day to put our members first and uphold the motto of "People Helping People,"

through exceptional service, affordable financial solutions, valuable financial education, and community assistance. Like our members, we strongly believe in the idea of a democratic, not-for-profit financial cooperative.

We hope you accept our heartfelt gratitude and know that we look forward to providing you and your loved ones with continued quality financial products, services, and superior member service in the year ahead.



## Holiday Closings

Wednesday, January 1  
**New Year's Holiday**

Monday, January 20  
**Martin Luther King Day**

Monday, February 17  
**Presidents Day**

*New Year.  
New Beginnings!*

**Finance your new or used  
Auto loan with us!**

**We ensure a fast and easy loan  
application process.**

**Rates are as low as  
2.75% APR\***

\*APR = Annual Percentage Rate.

## Are You Tired of Receiving Paper Statements?

Simplify your life and cut the clutter with “free” e-Statements from your credit union. They are convenient and secure.

- Free, faster, and secure
- An email notification will be sent when your monthly statements become available
- Immediate online access to review, download and, if you wish, print your statements
- Access current and past e-Statements
- Reduce the chance of mail fraud or identify theft
- More flexibility and security in managing your accounts

Whether you want to save time, save a tree, or just get organized, e-Statements are the answer. Sign up today to reduce your carbon footprint and go paperless.



## Your Budget

It’s that time again: The new year brings with it the chance for a fresh start. You are not alone if one of your New Year’s Resolutions is to be a better money manager. Start by taking a look at where your funds are coming from and where they are going. (You’ll need some of these documents to prepare your 2019 taxes anyway. So it’s a great way to get ahead of the game.) Next, decide if your spending reflects your values. For example, if you want your kids to pursue higher education have you allocated money to an education savings account? Or if you want to work on your bucket list either now or in retirement, how will you pay for that? Having your goals in mind helps you spend more mindfully. Can you eat out less often by planning menus for the week? Can you cut the cable cord and stream your television and movies instead? It’s up to you to decide what’s important. Then you can put together your budget: A spending and saving plan that will help turn your dreams into reality.



## Start Saving Today For Tomorrow’s Retirement

While financial experts agree that the earlier you start to save and invest for retirement, the better off you’ll be, in reality 1 in 3 Americans has saved \$0 for retirement. Whether you’re just starting to grow your nest egg, or have been saving for years, there are many ways to boost your savings and work toward the retirement of your dreams. One ideal investment tool is a Fedmont Federal Credit Union IRA.

There are several IRA options available which provide qualified members with tax benefits such as tax-deductible contributions and tax-deferred compound interest (consult your tax advisor for details). An IRA also offers these benefits:

- Choice of the IRA to meet your goals (Traditional, Roth, Coverdell Education)
- Flexibility to contribute as often as you like
- Ability to earn higher dividends compared to a traditional Savings Account
- Possible penalty-free withdrawals for first-home or higher education purchases
- No set-up or maintenance fees

To learn more about IRA options, or establish or contribute to yours today, call 334-270-5532, visit our website or stop in to see us.



**Did you know we finance new  
and used agricultural equipment?**

This includes tractors\*

**Rates as low as 4.50% APR\***

\*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Rates are based on applicant’s creditworthiness.