

BLACK FRIDAY SHOPPING TIPS

Some of us wait all year for Black Friday, our heads filled with the promise of scoring the best price of the year on a new TV, tablet, or high-tech gadget. But don't let all the Black Friday hype fool you. You might end up overpaying if you get taken in by so-so prices masquerading as fantastic bargains, and you can miss out on great deals if you don't do your research.

- 1. Start early.** Black Friday has morphed into a whole month of deals and savings. To judge how good the actual sales really are once it's crunch time, you'll need to track the deals leading up to Black Friday.
- 2. Do your homework.** Getting ready means studying the ads—in print and online—the weekend before Thanksgiving. There are now dozens of Black Friday websites where you'll find tons of leaked Black Friday ads.
- 3. Use price and coupon tools.** You don't have to go retailer-by-retailer to compare prices. Try Google Shopping, plus services such as Nextag, PriceGrabber, Pricewatch, and Shopzilla. Many Black Friday sites have their own shopping apps. And so do major retailers such as Amazon, Best Buy, Target, and Walmart.
- 4. Use loyalty programs.** Stores often have loyalty programs that offer sales and promotions to their members first, then let them earn rewards on what they buy. Signing up for Black Friday shopping alerts will get you the early word on promotions, coupons, and discounts.
- 5. Get social.** The Facebook pages and Twitter feeds of your favorite retailers are a great way to find out about deals and promotions. Retailers will often reward customers who like or follow them with special alerts to Black Friday discounts and incentives.
- 6. Create a budget—and stick to it.** Decide ahead of time how much you want to spend on your Black Friday shopping spree, and do your best to resist impulse buying, especially if you're not sure how good a specific deal is.
- 7. Check all store policies in advance.** Almost all of the major retailers have some form of price-match policy, and they've been expanding them almost every year. But some stores might suspend their price-match guarantees during the Black Friday weekend on certain items, so read the fine print.

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HOURS OF OPERATION

Monday - Thursday - 8:30 AM - 5:00 PM
Friday - 8:00 AM - 5:00 PM

Get your new ride just in time for holiday travels!



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RATES AS LOW AS
1.99% APR*

*APR=Annual Percentage Rate. Rates subject to change. Subject to credit approval. Rate may change based on individual credit worthiness.

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NO PAYMENTS FOR 90 DAYS!*

We know the upcoming holiday season can be stressful. Let us help keep you stress free with no loan payments until after the holidays!

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Call us or apply online today before this offer is gone!

*Promotion only applies to new secured loans with VITAL FCU (will not apply to existing loans). Promotion postpones the first payment. Interest will still accrue from the date of loan disbursement. Promotion does not apply to any Home Equity Line of Credit loans. Subject to credit approval. Offer subject to change or cancellation at any time without notice.

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