



**Too Soon To Plan  
For 2023?**

The New Year will be here before you know it...  
Start Your Financial Planning Now!

While 2023 may still be three whole months away, we all know how time flies! That's why it's important to set the groundwork for good financial planning now, to start your new year off on the right track! Check out these easy tips you can plan for now, to make 2023 your best financial year yet!

#### **Write Specific Financial Goals**

Writing down your goals will help you to clearly know what you want out of your finances in 2023. But writing vague or unattainable goals will only waste your time. Get super specific with your goals.

So instead of writing "save more money", write "save \$50 out of every paycheck in 2023". Or instead of writing "buy a car", write "purchase a red 2021 Mercedes C300 by July 15th, 2023". The second goal in each of these scenarios is specific, actionable, and has a timeline or timeframe, making them more likely to happen!

#### **Plan Your Budget**

The beginning of the year is a good time to start on a new budget plan, but you'll want to have it in place before you get that first paycheck! Deciding where your money will go before you ever get paid is the best way to attain financial success. Without a specific plan, your money tends to just disappear on unnecessary expenses!

First, write down all of your monthly bills that do not fluctuate in amounts, then write down all of your bills that change monthly, such as your power, water, and gas bills. Don't forget to include things like insurance, cable, and phone bills. Once you have this total subtract it from your take home income for the month, the leftover is your expendable income. You then need to determine how much you have left to spend on groceries, gas, eating out, entertainment, and of course savings!

#### **Check In On Your Goals**

Did you set goals for 2022? The end of the year is a good time to check in on those goals to see how you measure up! Have you already reached your goals, or maybe you've slacked off a little and fallen behind? You still have three months left in this year to get those goals in alignment!

## Rates

As of July 1<sup>st</sup>, 2022

APR \*  
as low as

### Loan Type

New Vehicle 2.29%

Used Vehicle 2.49%

Personal 8.90%

New Recreational Vehicle 4.99%

*(Includes motorcycle, RV, and boats.)*

Visa® Credit Card 6.99%

\*APR - Annual Percentage Rate. Rates subject to change. Subject to credit approval. Rate may vary based on individual creditworthiness.

### Board of Directors

Larry Barnette - Chairman  
Collie Feemster - Vice Chairman  
Ronnie Owens - Secretary  
Omero DeLorenzo - Treasurer  
Alex McDonald - Board Member  
Lizzie Staggs - Board Member  
Brian Webb - Board Member

### Branch Hours

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

Friday - 8:00 AM - 5:00 PM

### Holiday Hours

Columbus Day - October 10th

Veteran's Day - November 11th

Thanksgiving - November 24th & 25th

Christmas - December 26th

## **NOTEWORTHY NEWS**

### NEW VISA® CREDIT CARDS

All VITAL Visa® Credit Cardholders should be on the lookout for their new Visa® credit card in early October!

Our credit card processor has changed, so you will be getting a new Visa credit card with a new card number, so be sure to update your card information for any automatic payments you may have setup!

Your new credit card will be mailed to you in a plain white, unmarked envelope for security. Be sure to be on the lookout for it! If you do not receive your new credit card, please contact us as soon as possible.

Your card will look a little different and also have some new features! Your VITAL FCU Visa credit card will now feature Apple, Samsung, and Google Pay! And you will be able to access your credit card information in your Vital FCU online banking, instead of a third party site.

If you don't already have a VITAL FCU Visa® Credit Card, apply online today and start enjoying the benefits!

### HOLIDAY SKIP-A-PAY IS BACK

The holidays are right around the corner and we know this sometimes means unexpected expenses!

Don't stress this year with our Holiday Skip-A-Pay! Skip your loan payment and have extra cash in your pocket!

Contact us to see about skipping your secured loan payment today!

\*Terms and conditions apply, please see Credit Union for full details.

Enjoy the leaves  
in your

**NEW  
RIDE**  
this fall!

