

MEMBER MEMO

FALL 2024

A QUARTERLY PUBLICATION FOR MEMBERS OF



EASE YOUR HOLIDAY BUDGET WITH SKIP A PAY

The holiday season can stretch your finances to the limit. That's why Las Colinas FCU offers Skip a Pay, allowing you to skip a loan payment during the holidays and use those funds for your seasonal spending without affecting your credit score.

Benefits of Skip a Pay:

- Extra Cash: Free up money for gifts, meals, or travel.
- Less Stress: Reduce financial pressures and enjoy the festivities.
- Flexibility: Adjust your budget on-the-fly without tapping into savings.
- Avoid Debt: Keep high-interest credit cards in your wallet by using the funds you've freed up.

Skip A Pay can be used for

- Personal Loans (with the exception of InstaCash and WeCare)
- Direct Auto Loans
- Home Improvement Loans
- Boat, RV, Jet Ski Loans
- Motorcycle Loans

Just give us a call or email today to get the process started.

Member must be in good standing with credit union. Minimum of four consecutive payments must have been made on loan wanting to skip. Credit Cards, InstaCash Loans, WeCare Loans, Indirect Auto Loans, Lines of Credit, Mortgages, and Home Equity Loans are not eligible for the Skip A Pay program. \$35 fee per loan skipped will be added onto the loan balance. Minimum of four consecutive payments must have been made on loan since last extension or use of Skip A Pay. Maximum of two Skip A Pay may be redeemed per calendar year. No CPI on the loan.

A promotional graphic for Las Colinas FCU's 'Cozy up to fall' campaign. It features a warm, autumnal scene with a fireplace, pumpkins, and a cup of coffee. The Las Colinas Federal Credit Union logo is in the top left. The text 'Cozy up to fall' is in a large, elegant font, followed by 'WITH SMART HOME LOAN REFINANCING' in a white box. Below this, a paragraph describes the variety of smart borrowing options. Further down, it says 'Embrace the season with confidence. Getting approved is easier than you think!'. At the bottom, it provides a phone number (832-912-2195) and a website (lascolinasfcu.mymortgage-online.com). The FocusOne logo and a disclaimer are at the very bottom.

LAS COLINAS
FEDERAL CREDIT UNION

Cozy up to fall

WITH SMART HOME LOAN REFINANCING

We offer a variety of smart borrowing options to help you meet your specific needs. Whether it's consolidating debt or financing home improvements, we are here to guide you with expertise and care.

Embrace the season with confidence.
Getting approved is easier than you think!

832-912-2195 | lascolinasfcu.mymortgage-online.com

FOCUSONE
WHOLE PERSON MORTGAGE SOLUTIONS

All applications are subject to approval. Terms and conditions apply. Rates based on creditworthiness. NMLS#105593. FocusOne Mortgage, LLC is a subsidiary of FocusOne Now, LLC.

ESSENTIAL FALL MAINTENANCE TIPS TO SAVE MONEY AT HOME

As the leaves change and temperatures drop, it's the perfect time to prepare your home for the cooler months ahead. Here are key maintenance tips to keep your home cozy and cost-efficient:

- 1. Seal Drafts:** Check for drafts around windows and doors. Use weather-stripping or caulk to seal any gaps, keeping the warm air in and the cold air out.
- 2. Heating System Check-Up:** Schedule a professional inspection of your furnace or heating system to ensure it's running efficiently. Replace the furnace filter to improve air quality and system efficiency.
- 3. Insulate Attics:** Proper attic insulation prevents heat from escaping, reducing heating costs. Ensure your insulation is up to standard, especially in older homes.
- 4. Clean Gutters:** Remove leaves and debris from gutters and downspouts to prevent water damage and ice dams during winter months.
- 5. Plumbing Prep:** Insulate exposed pipes to prevent freezing and potential bursts. Shut off outdoor faucets and drain garden hoses.

Performing these simple tasks can significantly reduce your heating costs and protect your home from weather-related damage. Get ready for winter and enjoy a comfortable season without breaking the bank.



In the wake of Hurricane Helene's devastating impact on the southeastern United States, our hearts go out to all those affected. As part of our commitment to being a Force for Good, Las Colinas FCU has donated \$1,000 to aid recovery efforts.

Now, we're calling on our incredible community to join us in making a difference. Every contribution helps, no matter the size. Visit [redcross.org](https://www.redcross.org) to donate to the Red Cross and support those in desperate need. Together, we can help rebuild lives and restore hope.

UPCOMING HOLIDAYS

OCTOBER 14
COLUMBUS DAY

NOVEMBER 11
VETERANS DAY

NOVEMBER 28
THANKSGIVING

DECEMBER 25
CHRISTMAS

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