

SRFCU

Singing River Federal Credit Union

Did holiday finances cause you stress?

Christmas is an amazing time of the year, but it can also be stressful on your finances. How many of you remember a movie from the 1940's called "Christmas in July"? In this movie, a man named Jimmy is tricked into believing he's won \$25,000 in a national radio contest. He promptly goes out and blows his winnings on a shopping spree. When the truth comes out that Jimmy didn't really win, the department store owner tries to repossess all the presents Jimmy bought for his girlfriend, his mother and everyone on the block.

The movie has a happy ending - Jimmy is officially named the contest winner after all - but real life is seldom so benevolent when we overspend. Here are some steps to avoid such a predicament during the next holiday season:

Examine your finances

Craft a budget to approximate what you can afford to put away by subtracting expenses from income. It helps if you differentiate between fixed expenses such as your mortgage and rent and variable ones such as food, entertainment, etc. It also will help to review how much you spent on gifts this year. Whatever savings goal you come up with, divide it by the number of weeks you get paid to calculate how much to set aside each payday.

Setting up the account

Once you have your goal, the next step is to set up the account with SRFCU and decide how to fund it. If

you already have direct deposit from your employer, we can easily divert a specified amount from each paycheck - \$25, \$50 or whatever you decide - to this account.

Automating the process makes it easier to meet a savings goal while also "masking" the loss. You don't miss what you don't see!

You can also consider padding the account to go beyond gifts and cover holiday-related outlays such as decorations, dining out, and traveling.

Staying on track

The earlier you know what you're buying for whom, the sooner you can start monitoring prices and timing your purchases to take advantage of promotions and sales. If you see your budget is going to fall short of projected costs and you want to avoid incurring debt, we suggest you consider paring down your list or modifying the specific gifts you had planned on.

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SRFCU Christmas club

Since most of us can not depend on the Hollywood-type happy ending, we should start now and plan for next year. Take a few moments to do the things we discussed above and go ahead and set up that SRFCU Christmas club account so that next year, you'll be singing for joy instead of pulling your hair out!

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Buck's Kids Club

- 1 Teach Your Kids.** A great way to teach kids about saving.
- 2 Be a good example.** We all know that our kids learn from our example, so start showing them the habit of saving now!
- 3 Prizes for savings.** They could win fun prizes when they fill up their Buck Kids Club card. They'll be entered into our drawing at annual meeting!

Bring your kids with you to SRFCU!



SRFCU
Singing River Federal Credit Union
Fall / Winter 2016

**New to
the SRFCU
family:**

Tameka Fagan -

Member

Relationship

Specialist

SRFCU celebrates Mr. Pete Fairley

Mr. Pete Fairley has served SRFCU for over 54 years! That is an amazing testament to his belief in our community and the credit union mission of exceeding our member and community expectations through products, outstanding service and financial integrity. Mr. Fairley has definitely exceeded all of our expectations in the various ways he has served SRFCU.



Mr. Pete Fairley:

- 1962-1964 Credit Committee
- 1964-1993 Supervisory Committee (Chairman 1968-1993)
- 1993-2016 Board Member (Treasurer 1995-2015)
- MSCUA Hall of Fame 2009

Mr. Pete - The SRFCU family wishes you many more happy years with your family and we thank you for helping make SRFCU great! You are truly an amazing man and we are proud to have you as part of our team. You are one of the reasons that "Life's Better at the River"!

Mr. & Mrs. Pete Fairley at his retirement reception on December 15, 2016. **Thank you Mr. Pete!**

Start 2017 with a financial plan

SRFCU believes in honest and true financial counseling. That's why we have more Certified Financial Counselors than any other credit union in the state of Mississippi. Our Certified Financial Counselors have been to school and taken difficult exams in order to achieve their certifications, so it is definitely an achievement we are proud of!

Here's the great part about SRFCU having all those awesome financial counselors - we offer them to you for FREE! It's really difficult to get your finances on track if you have to pay someone to help you do that right, so at

SRFCU, it's FREE to you!

There are many things that our counselors will help you achieve. Maybe you need help creating your budget, getting out of debt, saving for a certain purchase, paying off your student debt or even avoiding bankruptcy. Whatever your situation, let us help. Even if you think you're in great financial shape, let us make certain that it couldn't be better! Now is the perfect time, so call us at 888.474.0080 and make your personal appointment today!





SRFCU celebrates the 6th annual BATR!

SRFCU hosted the 6th Annual Bras Across the River on October 15th this year. The purpose of this event is to raise awareness and funds for Breast Cancer. The donations are given to the American Cancer Society for use by Coastal Mississippi residents who are battling this disease. The ACS helps with travel costs to treatments, wigs, research and various other needs that those families face each and every day.

Bras Across the River is only possible with community support and we are thankful for the additional support and sponsorships that we received this year.

We would like to particularly thank all of our sponsors. Mississippi Power, Burnham Drugs, and Community Bank all had a great time as Pink Party Stations! Jackson Co. Board of Supervisors and Jackson Co. Sheriff's Department are key to making this possible, and they do a great job!



THANKS to everyone who donated bras & funds for this great event!
We appreciate you!

*** Happy New Year from SRFCU! ***

FREE
checking
NO
credit
check!

We want to hear from you!
We're listening out for what's
important to you, so tell us!
market@srfcu.org ~ 888.474.0080

Notice of SRFCU Annual Meeting

PRIZES, CASH, MORE PRIZES ~ YOU HAVE TO BE THERE!

You can only win if you attend, so make plans to be there! Mark your calendars for March 7, 2016 at 7:00 and tell your friends too. Remember, as a member of SRFCU, you are also an owner. It is with great pride that we share with you our successes for the 2016 year and we'll reward many of you for attending. Nationwide Insurance, FedCorp and many others partner with us to make this a great night! There are cash giveaways, really cool prizes that you'll love and a grand prize that is always worth fighting over! This is also when we draw for the Buck's Kids Club winners, so make sure that at least Mom or Dad are there for them to capture their cash!

We can't wait to see you there!



**March 7th @
7:00 pm**

Branches wherever you go

Shared branching allows you to access your SRFCU accounts wherever you are! With the freedom to utilize over 50,000 branches nationwide, you are always prepared for anything! All you need is your photo identification and your account number and it's just like you're at home. Well, except for your SRFCU family and we know that there's no replacing that!

To find a shared branch:

- Visit www.co-opsharedbranch.org
- Call **1-888-748-3266**
- Download the "Find Branch" app for iPhone in the App Store



Board of Directors

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Chairman
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Vice Chairman
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Secretary
 Stuart White, *Treasurer*
 Anthony Herbert
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Moss Point Branch

6006 Highway 63
 Moss Point, MS 39563

Lucedale Branch

201 Scott Road
 Lucedale, MS 39452

Pascagoula Branch

3210 Market Street
 Pascagoula, MS 39567

Mobile, AL Branch

6151 Airport Boulevard
 Mobile, AL 36608

Leakesville Branch

410 Greene Avenue
 Leakesville, MS 39451
 (Mon, Wed, & Fri only)

228-475-9531

Toll Free: 888-474-0080

Hours of Operation

Mon., Tues., Thurs. & Fri.
 9 am - 5 pm
 Wednesday: 10 am - 5 pm

VISA® Debit Card

Lost or Stolen
 800-472-3272

VISA® Credit Card

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 877-537-7959



www.srfcu.org