



## NEW YEAR'S RESOLUTIONS

We hope you are looking forward to the new year and the potential successes that it may hold. Several of you may be focused on what's to come – all the new habits you're going to create, the goals you're going to achieve, and the workouts you're going to do in the new year. Your 2021 resolutions may be focused around how you can spend less and save more in the coming year. Whatever your goals may be, we are here to assist you.

Maybe you are looking to free up a bit more cash. Refinancing your vehicle may be the solution for you. You may have the opportunity to get a better interest rate and lower your monthly payments to better suit your needs, lifestyle, and budget.

We are passionate about helping our members and providing them with the best possible tools to help them accomplish their goals. Whatever they are - we are here every step of the way. Your membership matters to us, that's what makes us different. We will continue to keep you informed on our latest news and services. We want to wish you an amazing new year! Thank you for being a member of Wichita Falls Federal Credit Union.



2021 | Quarter 1

## WELCOME

P1 - **New Year's Resolutions**

**Auto/Recreation Loan**

P2 - **Holiday Expenses**

**2021 Fitness Goals**

**Holiday Closures**

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**BANKING WHEREVER YOU go.**



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**SAVE & LOSE RATE!**  
 Refinance your auto and save.



**SAVE BETTER.**  
 Open your Christmas Account today!



**SAVE SMARTER.**  
 Open an IRA today!



**SAVE MORE.**  
 Set up automatic deposit.

## IT'S EASY TO GO FROM "HO-HO-HO" TO "OWE-OWE-OWE"

If holiday merrymaking has your budget in a bind, you're not alone. Holiday expenses can add up fast, and before you know it, the Christmas greetings that filled your mailbox in December are replaced by January's bills. If there's too much money at the end of your month and you're searching for solutions, here are a few options that may help ease the stress of holiday spending.

### REFINANCE YOUR VEHICLE

Have you considered refinancing your car loan? With a change in term or a lower interest rate, refinancing might reduce the amount of your monthly loan payment and give you some breathing room. Have a vehicle that's paid-in-full? We refinance those, too.

### CONSOLIDATE YOUR CREDIT CARDS

Don't let holiday hangovers put a damper on your new year. If too many cards are weighing down your wallet, resolve to trim your monthly expenses by transferring those high-interest rate balances. With a low-interest rate and no balance transfer fee, you'll start saving money right away!

*Disclaimer: Subject to credit approval. Some restrictions may apply.*

## CRUSH YOUR 2021 FITNESS GOALS ON A BUDGET

Feeling motivated to crush those new fitness goals but worried about "breaking the bank?" We've got you covered! Getting in shape doesn't have to cost you anything at all. Did you know that there are a bunch of free resources out there on Pinterest, YouTube, and Instagram? Look for exercises that require no weights. Believe it or not, bodyweight exercises are still extremely effective. Yoga is a great way to get your body moving. It can help improve flexibility and balance, while simultaneously boosting your mood. As the weather gets warmer, get outside and move! Find biking, hiking, and walking trails in your area.

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### HOLIDAY CLOSURES

**New Year's Day**  
 Friday, January 1

**Presidents Day**  
 Monday, February 15