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Fall Newsletter

2021

Calendar of Events

Oct 11th	Closed Columbus Day
Oct 31st	Happy Halloween
Nov 2nd	Election Day
Nov 11th	Closed Veteran's Day
Nov 25th	Closed Thanksgiving
Dec 24th	Closed Early at Noon
Dec 25th	Closed Christmas
Jan 1st	Closed New Year's Day

% DIVIDEND NEWS

Regular Shares.....	0.05%
Share Draft/Ck.....	0.01%
Regular IRA.....	0.05%
Escrow.....	0.01%



Your CU Is Where You Belong

Are you using your credit union membership for all it's worth? Taking advantage of all the benefits of belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have your best interest in mind, not the interests nor the wallets of a group of Wall Street shareholders. We're here to help you reach your financial goals by offering competitive rates on savings and loans, lower fees, and local service. And credit union membership is something you can share with your family. Because you are a member of the credit union, your family members also are eligible to join. This holiday season consider giving a membership as a gift. It's a great way to introduce your family members to the credit union and it's a long-lasting gift that can benefit them for a lifetime.

THANK YOU VETS!



Thank You Vets!

As the nation observes Veterans Day, it's a reminder to say "thank you" to our veterans. November 11,

2021 marks the 102nd anniversary of a day set aside to remember the sacrifices of those who have served to defend our country and protect our freedom. President Woodrow Wilson proclaimed November 11, 1919 as Armistice Day to mark the one year anniversary of the end of the First World War. It was the first nationwide commemoration; the name was officially changed to Veterans Day by an Act of Congress in 1954. Although the observance was changed to the fourth Monday of October in 1968, President Gerald Ford restored November 11 as the official holiday in 1978. To all veterans as well as their families: We honor your service and appreciate all you have done to ensure America remains the home of the brave and the land of the free.

Remembering

9/11

Remembering 9/11/01

Although to many, it seems as if it were only yesterday, September 11, 2021 marks the 20th anniversary of the terrorist attacks that killed 2,977 and injured 6,000, with 19 hijackers committing murder/suicide. It's estimated

that thousands more have suffered premature deaths from exposure to the toxic chemicals from the explosions. 9/11 remains the single deadliest terrorist attack in world history. It has had lasting effects including the War in Afghanistan, the creation of the Department of Homeland Security, broader surveillance, stepped up security at airports, and an increase in pervasive racism and religious bias against Muslims. For credit unions and other financial institutions, it's meant complying with stricter rules regarding money laundering and potential funding of terrorist activities.

In 2002, the non-profit organization 9/11 Day was created. According to its website, its mission is "to rekindle the extraordinary spirit of togetherness and compassion that arose in the immediate aftermath of the 9/11 tragedy, and to inspire Americans and others to do good deeds that help to create a better and more peaceful world." 9/11 Day seeks to transform the anniversary of 9/11 into a day of service - "a day of unity and good deeds to help those most in need." For more information, visit 911day.org.

DIRECT DEPOSIT

Fast and Easy Money Management

If you get a recurring payment from your job, retirement plan or Social Security or are entitled to an income tax refund, use direct deposit to your credit union account for fast and easy access. The funds are deposited electronically, usually to your checking account, and are available immediately. But if you have future plans, like a down payment on a vehicle or a house, college for the kids, or a vacation, you'll want to have some portion of your funds squirreled away into your share savings account. It's easy to arrange for an automatic transfer. Putting your savings on autopilot is a tried and true way of reaching your savings goals because what you don't see, you don't miss. That's especially the case if you stow away any pay raise you've received. Contact the credit union to find out how to use Direct Deposit to simplify your spending and savings plan.

Thank You Volunteers



Waco Federal Credit Union's volunteers are an integral part of our credit union community, and our success as a financial co-op. The credit union that we, as members, trust and rely upon exists in large part due to the hard work and commitment of everyday people who give their time freely to forward our mission.

Our volunteers fulfill a number of integral roles, including but not limited to:

- * Board of Directors
- * Supervisory Committee
- * Credit Committee
- * Loan Committee
- * Scholarship Committee
- * And more

Each of these positions play an important role in the function of our credit union. Although busy working and raising families, these dedicated individuals have made it a priority to lend their expertise and know-how to the development and progress of the CU and the global credit union movement.

Join us in thanking our volunteers for their time, energy, and steadfast support of our credit union family. And to our volunteers, please accept our gratitude and appreciation for a job well done and for your continued efforts!

Simplify Money Management With e-Services

Life is complicated, but banking doesn't have to be. Waco Federal Credit Union gets it, and we want to help you simplify your financial management strategy. With our full line of e-Services, you have the freedom to connect with us any way you would like and any time that it fits your schedule.

With just a few clicks, you can enjoy the enhanced access and trusted convenience of Waco Federal Credit Union's e-Services experience, including:

- * Online Banking
- * Mobile Banking
- * Online Bill Pay
- * e-Statements
- * Account Alerts
- * Direct Deposit
- * And more!



Using your phone or computer, you can quickly and securely bank from your home, office, or anywhere you have internet access. With e-Services, you'll enjoy the ability to remotely:

- * View account balances
- * View/print images of checks
- * Review transaction history
- * Transfer funds between accounts
- * Order checks
- * Set up alerts
- * View e-Statements
- * Contact Waco Federal Credit Union
- * And more!

For more information or to enroll online, visit www.wacofcu.org today.

Have yourself a magical HOLIDAY

with a low-rate loan from your CU

Holiday Magic Starts Here

If you're looking to put some magic in your holidays see the credit union for a holiday loan. A holiday loan can help make the Ghost of Christmas past disappear. That's because it's easy to be tempted to use your credit cards to pay for the extra expenses associated with the holidays, only to regret it when the payments come due in January 2022. Start by setting your budget for gifts, postage or shipping, decorations, special meals, any travel or entertainment, or other expenses that you may have. Then contact the credit union to apply for a Holiday Loan. If you use your credit card for say, online purchases, establish a pre-set spending limit. Then when your statement arrives, you can pay off those holiday expenses in full. If you're shopping local, have your loan proceeds transferred to a prepaid card you can use for purchases. A Holiday Loan can help you celebrate the season at the same time you stick with your spending plan.