

# ECHIVAHU

## FEDERAL CREDIT UNION

Building Relationships, *Changing Lives!*

## MANAGE YOUR HOLIDAY EXPENSES WITH A "HOLIDAY LINE OF CREDIT"

A Holiday Line of Credit provides an affordable way to obtain funds for those special holiday purchases and expenses. You can transfer money from your holiday line of credit to your savings and/or checking using our online or mobile banking.

After the holidays you can continue to use your line of credit whenever you need extra cash.

Fixed rate of 9.90% APR and only pay interest on what you use

Revolving credit limits of up to \$15,000 – Limits based on credit qualification

Low monthly payments - minimum payment \$35.00

Use funds as you need them

Access without re-applying

Contact our loan department for complete details.



## STICK TO YOUR HOLIDAY BUDGET BY KNOWING WHAT TO BUY WHEN

Before you start your holiday shopping, plan out what to buy when. Black Friday sales will be here soon, but the best prices for many products may actually come after the most popular shopping day of the year.

Black Friday truly is the best time to buy **small appliances**, so if you're looking for a blender, food processor, coffee maker or anything else that'll proudly take up space on your kitchen counter, it's worth waiting until Black Friday sales begin in stores and online.

Early December is a great time to buy **toys**, so if you missed out on those Black Friday sales, you could actually be better off.

**Winter apparel** tends to go on sale as December wanes. If you can wear last year's clothes for a month or two, you could save a lot by stocking up halfway through the season.

For **fitness equipment or linens**, you'll want to wait until January. For **TVs**, try January or even wait until March. And have patience for **jewelry** — that will be most affordable over the summer.

If the people on your holiday shopping list want items that will be priced better after Christmas, consider purchasing gift cards — and throwing in the bonus gift of smart purchasing advice!

Article modified from [www.thepennyhoarder.com/budgeting/stretch-your-holiday-budget/](http://www.thepennyhoarder.com/budgeting/stretch-your-holiday-budget/)



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# MILLENNIALS AND CREDIT UNIONS

There are many misconceptions when it comes to credit unions and what services they provide.

“Do you have to be part of a union?”

“It’s just savings accounts, right?”

“You don’t do loans here, do you?”

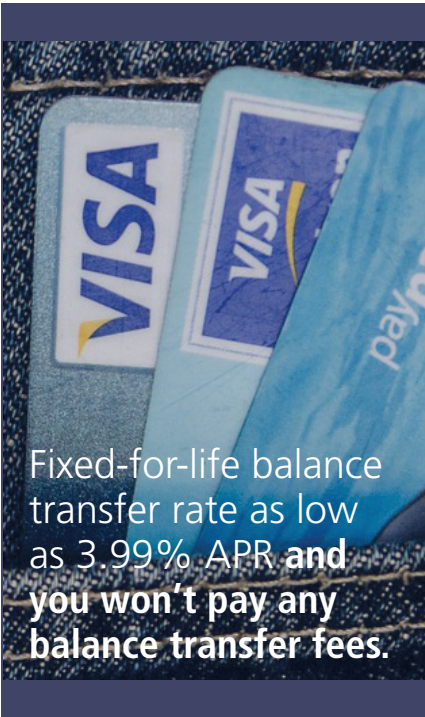
These misconceptions are greatly exaggerated with millennials. In a survey of 500 millennials conducted by the Credit Union Journal, 45 percent said they didn’t believe credit unions offered any digital options, 31 percent said credit unions were just small banks with limited services, and 25 percent had no idea what a credit union was.

The national average age of a credit union member is 47 years old and half of all members are 53 or over. Millennials are now 22-37 years old, but only roughly a quarter of millennials belong to credit unions. So what is the cause of this age gap? How do we fix it?

The answer is education.

What can Chivaho FCU do for you?

- Savings
- Debit Cards
- Money Orders/ Checks
- Checking
- Credit Cards
- Prepaid Cards
- Money Market
- Personal Loans
- Notary Services
- Certificates
- Auto Loans
- Surcharge Free ATM Networks
- IRAs
- Mortgage Loans
- Business Accounts
- Equipment Loans



As well as many online services, such as:

- Mobile Banking
- Online Loan Application
- Online Banking
- Access to Credit Card and Prepaid Card
- Bill Pay
- E-Statements

And as true with most credit unions, there are little to no fees to take advantage of these services. Along with higher deposit rates and lower loan rates as compared to large banks.

Best of all, you become a member/owner of the credit union, not just a customer.

So, how can we help you today?

Hanna Miller  
Chivaho Branch Supervisor



## CONTACT US

### VA Campus Branch

Address: 17273 St. Rt. 104,  
Chillicothe, Ohio 45601

Toll-Free: (866) 695-4142

Phone: (740) 775-3381

Fax: (740) 775-3383

Email:  
memberservice@chivaho.com

### Business Hours

Monday-Friday: 8:00 AM–4:30 PM

### Main Office

Address: 190 North Bridge St,  
Chillicothe, Ohio 45601

Toll-Free: (866) 695-4142

Phone: (740) 775-3381

Fax: (740) 775-7654

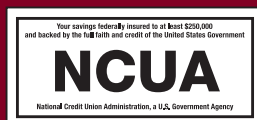
Email:  
memberservice@chivaho.com

### Business Hours

Monday-Thurs: 9:00 AM–5:00 PM

Friday: 9:00 AM–6:00 PM

Saturday 9:00 AM–1:00 PM



Fall 2019

www.chivaho.com  
190 N. Bridge Street  
Chillicothe, OH 45601