



“In three words I can sum up everything I’ve learned about life: it goes on.” — Robert Frost



DRIVE FOR LESS!

Our Auto Loans have competitive rates and flexible terms, which means low monthly payments. Apply now to take advantage!

APPLY ONLINE



If you don’t have a Family Advantage credit card, then you’re paying too much for your purchases. With our low interest credit card, you can pay for your purchases and earn points at the same time!

For more info, visit:
myfafcu.org/visa-credit-card

5 HOBBIES TO TRY THIS SPRING

Spring is right around the corner! Most of us are itching to get back outside and enjoy the warmer weather. Need some inspiration for new outdoor activities to cure your cabin fever? We have five that are sure to do the trick.

Fishing. Grab a fishing pole and head down to the water. While it may not be the most energetic activity, fishing is a great way to relax and get some fresh air. Leave your phone behind and focus on the line!

Photography. Have an artistic eye? Tote a camera along on your next outdoor excursion. You can even lookup local flora and fauna and make your own scavenger hunt to photograph as many as you can!

ATVs. Shred the trail on some four-wheelers. If you’re looking for a high-energy, fast-paced hobby to pick up, an ATV might be the toy for you! Find a trail nearby or go for a spin in your own backyard.

Cycling. Cycling is not only a great way to get outside but also a great way to get in shape. Some communities even have cycling groups you can join and ride with other biking enthusiasts! Get fit while you get out and maybe even make new friends.

Camping. There’s a reason why they call them happy campers. Camping is a great way to connect with nature and get away for a day or two! Check out local camping sites nearby or invest in an RV and plan a road trip to somewhere new.

Did something in the list above pique your interest? Let us help you secure the gear with a recreational loan!

APPLY NOW AND FIND YOUR CALLING

Make the most of your vacation.



Don't put off your vacation any longer! Get a vacation loan from us instead, and go where you want. It's time to dig your feet in the sand, go kayaking, or climb a mountain – it's your vacation. Make the most of it!

[LEARN MORE ON OUR WEBSITE](#)



Holiday Closure

Presidents Day: February 20

Boost next year's holiday budget!



Save For Next Year!

Our holidays this year were great but could be better. With a club account through us, you can save all year AND earn dividends that boost next year's holiday budget. Make your holidays more merry and bright!

Make your savings work for you!

A certificate of deposit allows you to earn dividends on your contributions. Open now and start earning!

Start saving today: myfafcu.org/savings-programs

7 Tips: How To Get Fit On A Budget

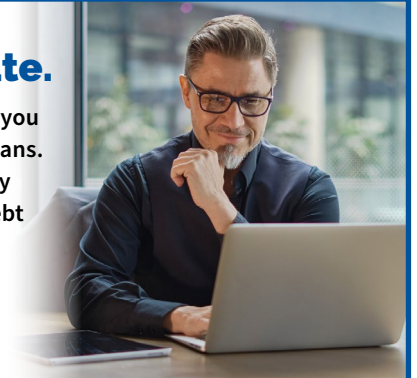
Getting fit can be a budget-buster! The costs of gym memberships, workout clothes, and equipment can start to add up. Don't fret. There are several low-cost and free alternatives to help you get in shape while saving money. Here are a few:

1. Download free fitness apps for training and accountability.
2. Buy a cheap fitness tracker to monitor workout goals.
3. Drink more water.
4. Work out at home with free YouTube exercise channels.
5. Exercise outside with a walk, hike, or a run.
6. Meal plan and have healthy snacks ready.
7. Find an accountability partner to keep your eye on your goal.

It's time to consolidate.

Debt consolidation is one of the things you can handle with one of our Personal Loans. With low interest rates and low monthly payments, you can consolidate your debt into one monthly payment!

[LEARN MORE](#)



Valentine's Day On A Budget

Valentine's Day is right around the corner, and we want you to be prepared. Here are a few ideas on staying within your budget during the most romantic day of the year!

Make a home-cooked meal: What is more romantic than sharing a homemade, candlelit meal with your partner? You can buy exactly the ingredients you know they enjoy for a fraction of the price of a fancy dinner at a ritzy restaurant.

Make some memories: Experiences are everything on special occasions. When it comes to Valentine's gifts, opt for creating memories rather than expensive trinkets. Do something you've never done before with your partner!

Make the effort! - You know that activity your partner has been asking you to do with them forever? Now is the time! Join them on their morning run or watch the childhood movie they've wanted you to check out. You can bond without having to spend a cent. Trust us - it will be worth it!

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Lobby: Monday - Friday 9 a.m. - 5 p.m., Saturday By Appointment only
Drive - Thru: Monday - Friday 9 a.m. - 5 p.m., Saturday 9 a.m. - 12 p.m.