

"In three words I can sum up everything I've learned about life: it goes on." - Robert Frost

ENJOY AT-HOME BANKING WITH VIDEO CONNECT

Family Advantage Video Connect lets you securely interact with banking professionals you trust from anywhere. The app allows you to video chat and conduct business all in one simple tool.

While you are on the video chat with your trusted financial professional, you can do the following:

- <text>
- Communicate in a personal, face-toface experience
 - See informative content your trusted financial professional shares with you

* DATA SERVICE CHARGES MAY APPLY THROUGH YOUR WIRELESS CARRIER.

Schedule your Video Banking appointment today to enjoy more time at home. It's a no-brainer!



FOLLOW US ON SOCIAL MEDIA!

CEO LETTER TO MEMBERS

Somehow, some way, we are down to the last quarter of the year! When we reflect on what this past year has brought us, we feel nothing but gratitude for our valued members.

You are what makes this place so great! We are committed to providing continuous support to our community and offer solutions that fit each of your individual needs. Our goal for the next year is to be even better at giving you exceptional service!

Whatever your goals are for the next year, we will continue to be devoted to helping you reach them. And, as the year winds down, know that we are here to support you with anything that comes up. With the kids heading back to school and the holidays around the corner, we've got your back.

Thank you for another great year of community! We will continuously provide you with the tools you need to achieve success. It's what we love.

- John H Kenley, IV

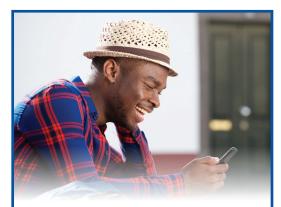


Put more money in your pocket.

A Money Market Account combines save-ability with spend-ability. It combines everything you love about your savings and checking accounts! Open yours today and see what we mean!

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FAMILY ADVANTAGE FEDERAL CREDIT UNION



Snap, Send, And Go! Save yourself a trip! You can deposit checks from virtually anywhere with remote deposit capture! Just snap, send, and go! Download our mobile app to get started.



📆 Holiday Closures

Veterans Day: November 11 Thanksgiving: November 24

Christmas: December 24 & 26 New Year's Eve: December 31



Now is the perfect time to refinance your auto loan. Stay one step ahead, and start saving when you refinance today!

LEARN MORE ON OUR WEBSITE

Start Saving Today!

It's never too late to start saving for your future. Family Advantage FCU has an IRA with a great rate, so start planning and saving today!

OPEN AN ACCOUNT

TIPS FOR HOSTING THE HOLIDAYS ON A BUDGET

It's the holiday season, and your family festivities need a proper setting! You're a fabulous host, but your wallet always pays the price! Create cozy memories and table spreads that wow without breaking the bank. Follow these budgetfriendly tips to put those coveted Hallmark movie scenes to shame:

Build your budget over time to help alleviate costs. Creating holiday memories out of pocket is a big undertaking! If you open a Christmas Club Account, we do the work for you! Monthly deposits can be made into your account, which will then become available just in time for those seasonal trips to Home Goods.

Encourage your guests to bring dishes. There's nothing quite like a potluck. When everyone brings something, it's less stressful for the host! Plus, you can swap recipes and enjoy your new favorite sides and desserts for years to come.

We wish you and yours a very happy holiday season! We hope you'll put these two quick tips to use to make the season bright and affordable.

Life happens. We get it.

Secure the funds you need for some unexpected expenses. Because life happens. Apply for your home equity loan and get a great low rate and the dependable service you deserve.



LEARN MORE

How To Raise A Super Saver

As a parent, you want to help give your kids all the tools they need to succeed! Part of that is teaching them financial literacy they can carry into adulthood. Use these tips to help your kids establish a healthy relationship with saving!

Introduce the jar method: Get clear jars and label one for spending and one for saving. They can visualize their goals and see their progress!

Cut coupons together: Cutting coupons with your littles is a creative way to teach about savings! It shows them how to shop wisely and find the best deals.

Offer incentives: If your child sets a savings goal like buying a new pair of sneakers, offer to match their contributions.

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