

THE SFCU TELLER

FROM THE DESK OF THE PRESIDENT & CEO

Dear Members,

As we enter the final months of this special year, it's hard to believe how quickly our 90th Anniversary year has passed. This milestone has given us an opportunity to reflect on where we've been, celebrate where we are today, and look forward to where we're headed together.

Throughout the year, we've enjoyed celebrating 90 years strong with our members through special events, promotions, giveaways, and opportunities to come together. More importantly, it has been a wonderful reminder of the relationships and trust that have been at the heart of SFCU since 1936.

While our 90th anniversary has allowed us to celebrate our history, it has also reinforced our commitment to the future. The financial world continues to evolve, and we will continue to look for new ways to improve the member experience while maintaining the personal service and relationships that have always been a part of SFCU.

As the year comes to a close, I want to take a moment to express my sincere appreciation. I am grateful for the members who continue to place their trust in us, for our dedicated employees who bring our mission to life every day, and for the communities we are proud to serve.

Ninety years is an incredible milestone, but it is not the end of our story. It is another chapter in a journey that we are proud to continue together.

On behalf of our Board of Directors, management team, and staff, thank you for being part of the SFCU family and for helping make 90 years strong possible.

Wishing you and your loved ones a joyful holiday season and a happy, healthy New Year.

Warm regards,

Joe Lajoie,
President & CEO, SFCU



focused on you.

HOLIDAY CLOSINGS

COLUMBUS DAY

MONDAY, OCTOBER 12TH

VETERANS DAY

WEDNESDAY, NOVEMBER 11TH

THANKSGIVING DAY

THURSDAY, NOVEMBER 26TH

CHRISTMAS DAY

FRIDAY, DECEMBER 25TH

NEW YEAR'S DAY

FRIDAY, JANUARY 1ST

HOLIDAY HOURS

CHRISTMAS EVE

THURSDAY, DECEMBER 24TH

Lobby: 9:00AM – 1:00PM

Drive Thru: 8:00AM – 1:00PM

NEW YEAR'S EVE

THURSDAY, DECEMBER 31ST

Lobby: 9:00AM – 2:00PM

Drive Thru: 8:00AM – 2:00PM

IN THIS ISSUE:

90th Anniversary Recap

The Cure Starts Now:

Selina Strong

Fall Spending Tips

Budgeting for the Holiday

Holiday Scams

Take a moment to consider...



CELEBRATING 90 YEARS TOGETHER.

On July 10th, SFCU officially reached its 90th anniversary, celebrating 90 years of serving our members and our community.

We marked the special occasion with a few surprises throughout the day before coming together on July 22nd for a special 90th Anniversary Celebration to honor this incredible milestone and the people who have been part of our journey.



It was an afternoon filled with good food, music, laughter and plenty of memories.

Guests enjoyed local favorites including Wein-O-Rama, Gigi's Pretzels and Del's Lemonade, while Fun

107 kept the celebration going with music, live broadcasts and on-site appearances.

Giveaways and raffle prizes added to the fun throughout the afternoon.

But the best part of the celebration

was having the opportunity to spend time with the people who have made SFCU what it is today.

Thank you to everyone who joined us on July 22nd to celebrate, and to every member who has been part of the SFCU family over the past 90 years. We are proud of where we've been, grateful for where we are today, and excited for all that's ahead.



COMMUNITY, EVENTS & CONNECTIONS

THE CURE STARTS NOW: SELINA STRONG

On September 20th, SFCU was proud to support **Bowling for Pediatric Brain Cancer**, a special afternoon at AMF Lanes-Somerset benefiting The Cure Starts Now.

Friends, families and community members came together to bowl, have fun and raise money in memory of Selina, a beloved fifth grader whose life and strength continue to inspire the fight against pediatric brain cancer. Proceeds from the event support The Cure Starts Now and its ongoing efforts to advance research toward the Homerun Cure for DIPG and other childhood brain cancers.

Thank you to everyone who came out and helped support this important cause. We were proud to be part of a community coming together to make a difference.



COMMUNITY FOOD DRIVE

Help us fill the shelves this holiday season!

Throughout the month of November, we'll be collecting nonperishable food items to help support local families in need. If you're able, consider adding an extra item or two to your grocery cart and dropping off your donation at any SFCU location.



HOLIDAY TOY DRIVE

Let's make spirits bright, one toy at a time.

From **November 9th through December**

12th, SFCU will be collecting new, unwrapped toys for local children in need. Whether it's a favorite game, a cuddly friend or something creative, your donation can help bring a little extra joy to a child this holiday season. Donations can be dropped off at any SFCU location.



MoneyMATTERS



FALL SPENDING TIPS

Enjoy the season without letting expenses fall out of control.

Fall brings plenty to look forward to, from back-to-school activities and weekend outings to home projects, seasonal events and the start of holiday shopping. With so many expenses competing for your attention, a little planning can help keep your budget on track.

Start with what you know. Look ahead at upcoming expenses and make a list of the things you expect to spend money on over the next few months. Include seasonal costs such as clothing, school activities, travel, home maintenance and entertainment.

Set a spending limit. Give yourself a realistic amount to spend on seasonal extras, then stick to it.

Look for ways to save. Before making a purchase, compare prices, use available discounts and consider whether you really need the item. For larger purchases, give yourself time to shop around rather than buying on impulse.

Don't forget the holidays. Holiday expenses have a way of arriving quickly. If you start setting aside a little money now, you can reduce the pressure on your budget when December arrives.

A little planning now can make the months ahead a lot less stressful.

HOW READY IS YOUR HOLIDAY BUDGET?

Before the holiday season gets into full swing, take this quick quiz to see how prepared you are.

1. Have you started saving specifically for holiday expenses?

- ☐ Yes, I have a holiday savings plan.
- ☐ I've saved a little, but not enough.
- ☐ Not yet.

2. Do you have a total holiday spending limit?

- ☐ Yes, and I've planned it out.
- ☐ I have a general idea.
- ☐ I usually figure it out as I go.

3. How do you typically handle gift shopping?

- ☐ I make a list and set a limit for each person.
- ☐ I have a general list, but I'm flexible.
- ☐ I tend to shop until I find something I like.



4. What's your plan for paying for holiday purchases?

- ☐ I'll use money I've already saved.
- ☐ I'll use a combination of savings and credit.
- ☐ I'll mostly rely on my credit card.

5. Have you accounted for expenses beyond gifts? Think travel, food, decorations, charitable giving, parties and holiday activities.

- ☐ Yes, they're part of my budget.
- ☐ I've thought about some of them.
- ☐ Gifts are the only thing I've budgeted for.

YOUR HOLIDAY BUDGETING GOAL:

If you checked mostly the first answers, you're already thinking ahead. If you checked mostly the second or third answers, now is a good time to create a plan. Start by setting a total spending limit, making a gift list and putting aside a little money each week.

HOLIDAY SCAMS: DON'T LET A GRINCH STEAL YOUR MONEY

Keep your money and information safe by watching for:

- Fake shipping or delivery alerts
- Deals that seem too good to be true
- Phishing emails and texts
- Requests for gift cards or unusual payments

Never click suspicious links or share account information because someone pressures you to act quickly.



LIMITED-TIME OPPORTUNITY

4.90%

APR*

GET UP TO \$2,500 FOR 12 MONTHS

THE REVERSE CHRISTMAS CLUB LOAN: KEEP THE MAGIC ALIVE

The holidays bring plenty of joy—but sometimes, the expenses can sneak up on us. That's where our Reverse Christmas Club Loan can help. For a limited time, members can borrow up to \$2,500 at just 4.90% APR* for 12 months—with fast approvals, often in as little as one hour. Consider it your holiday “stress reliever,” giving you flexibility to make memories without the worry of last-minute bills.

Visit our website for the latest terms and conditions.



SEASONAL GIVEAWAY

MEMBERS WILL BE AUTOMATICALLY ENTERED TO WIN

\$290

EACH SEASON



Visit <https://www.somersetfcu.com/90th-anniversary-seasonal-giveaway-win-290/> for more information

TAKE A MOMENT TO CONSIDER...

There's something about the end of the year that invites us to slow down. The busyness of the season gives way to quieter moments, and we find ourselves looking back at the months behind us while thinking about what we want the year ahead to hold.

This year gave us an especially meaningful reason to reflect. For 90 years, we've had the privilege of being part of this community. Ninety years is a reminder that meaningful things aren't built overnight. They grow through trust, commitment, small steps and the relationships we build along the way.

The same can be said for our own lives. Financial goals. Family milestones. New adventures. A little more time for the things we enjoy. Sometimes progress looks like a major accomplishment, and sometimes it's simply making one good decision after another.

As the year comes to a close, take a moment to consider:

- What are you proud of?
- What do you want to make more time for?
- What goals would you like to take one step closer to?
- What are you ready to leave behind?

You don't have to have all the answers before January arrives. A new year is simply another opportunity to keep moving forward, at your own pace and in your own way.

After 90 years, we've learned that the journey matters just as much as the destination. We're grateful to have been part of so many journeys over the years, and we're looking forward to what comes next.

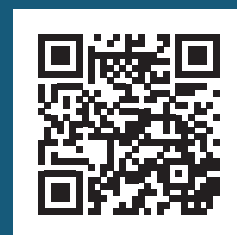
We love hearing from members — and every once in a while, someone says something that really sticks.

"SFCU was a great choice for our construction mortgage. They had the best interest rate around when all other banks raised their rates. They were very knowledgeable and answered all our questions in a timely professional manner. They got us closed on time with no set backs and worked with our specific needs every step of the way."

- Jeffrey C.

Help us spread the word! We'd be grateful if you'd leave us a Google review. Your feedback not only supports SFCU—it also helps friends, family, and neighbors find a financial institution they can trust.

TAKE OUR MEMBER SURVEY HERE



tinyurl.com/SFCU-survey

ACCESS YOUR ACCOUNTS ANYTIME!

 ONLINE BANKING	 MOBILE BANKING	 TELLERphone BANKING	 ATMS
www.somersetfcu.com/online-banking/	www.somersetfcu.com/mobile-banking/	To enroll, simply dial 800-495-2081 from a touchtone phone, and you're banking!	www.allpointnetwork.com/locator

SOMERSET BRANCH: 740 County Street | Somerset, MA 02726

SWANSEA BRANCH: 1723 G.A.R. Highway | Swansea, MA 02777

 (508) 678-2851

 www.somersetfcu.com

 info@somersetfcu.com

CONNECT WITH US!

 SomersetFCU

 somersetfcu

 Somerset Federal Credit Union

 SomersetFCU

Credit Union NMLS ID: 421594

