

THE SFCU TELLER

SFCU'S MISSION

At Somerset Federal Credit Union, we are dedicated to providing the highest quality of personal financial services in a friendly, professional manner that focuses on our members' needs and best interest.

FROM THE DESK OF THE PRESIDENT & CEO

Dear Members,

As we enter the final months of the year, I'm reminded of the strength and resilience of our SFCU community. This season is all about growth, gratitude, and giving back—and these values guide everything we do here at Somerset Federal Credit Union.

Over the past months, we've continued to expand our services, support our local communities, and create opportunities for our members to achieve their financial goals. From hosting community events to providing new tools for your banking needs, we remain committed to being more than just a credit union—we strive to be a partner in your financial journey.

As we move toward the holiday season, I encourage all of our members to take a moment to reflect on what matters most: family, friends, and the connections that make our community strong. Together, we can make this season—and the year ahead—truly meaningful.

Thank you for trusting SFCU with your financial well-being. We look forward to serving you now and in the years to come.

focused on you.

Joe Lajoie,
President & CEO, SFCU



HOLIDAY CLOSINGS

COLUMBUS DAY

OCTOBER 13

VETERANS DAY

NOVEMBER 11

THANKSGIVING DAY

NOVEMBER 27

CHRISTMAS DAY

DECEMBER 25

NEW YEAR'S DAY

JANUARY 1

HOLIDAY HOURS

12/24 CHRISTMAS EVE

LOBBY: 9:00AM – 1:00PM

DRIVE THRU: 8:00AM – 1:00PM

12/31 NEW YEAR'S EVE

LOBBY: 9:00AM – 2:00PM

DRIVE THRU: 8:00AM – 2:00PM

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COMMUNITY, EVENTS & CONNECTIONS



HOT DOGS, HAPPINESS, AND MEMBER APPRECIATION

Nothing says summer like a good hot dog, and this July we celebrated National Hot Dog Day in style! As part of our Member Appreciation Week, we served up free hot dogs to members and staff—thanks to our friends at

County Fare Hot Dogs. The best part? Watching people laugh, share a meal, and enjoy a little extra joy on an ordinary weekday. These moments remind us that banking isn't just about numbers—it's about community, gratitude, and celebrating together. Shout-out to Joshua Darlington, assistant branch manager of the Swansea branch, for rocking the hot dog hat at our event—proof that community spirit comes with a side of fun!



STRIKING OUT PEDIATRIC BRAIN CANCER

This summer, we joined forces with our community at AMF Bowling Co. to raise awareness and funds for pediatric brain cancer research, honoring the memory of Selina Oehmen. Every roll of the ball helped

fuel research for The Cure Starts Now, an organization fighting for the Homerun Cure™ to end DIPG. It was inspiring to see families, friends, and neighbors come together for something so meaningful. Being part of this mission reflects the heart of who we are—supporting causes that bring hope and change to those who need it most.

MARK YOUR CALENDAR

Community events we're proud to support this season:

- **10/19 – Music Town Parade**
- **10/27 – 10/31 – Employee Pumpkin Decorating Contest**
- **11/01 – 11/30 – Community Food Drive**
- **11/02 – Forever Paws Festival of Trees**
- **11/10 – 12/13 – Holiday Toy Drive**

Follow us on Facebook, Instagram, and LinkedIn to learn more once we share details on how members can help with our Community Food Drive and Holiday Toy Drive. Both events have been tremendous successes in the past thanks to your generosity, and we encourage you to consider donating again this year to keep the tradition going strong.

TEACHING KIDS ABOUT MONEY—ONE PUMPKIN AT A TIME

Fall means sweaters, apple cider, and of course... pumpkin picking! But a trip to the pumpkin patch can also be the perfect chance to sneak in a little financial lesson for your kids.

Picture this: You arrive at the patch with rows of pumpkins in every size and color. Instead of simply letting your child grab the biggest one, hand them a small “pumpkin budget”—say \$10—and let them take charge.

As they wander, they'll quickly realize they have choices:

- A giant pumpkin might take their entire budget.
- Two smaller pumpkins could stretch their money further.
- Or maybe saving a few dollars leaves room for a caramel apple or cider donut later.

Suddenly, the pumpkin patch becomes a classroom. They're practicing decision-making, comparison shopping, and opportunity cost—all while having fun.

You can take it a step further by encouraging them to:

- Weigh options: Is the biggest pumpkin worth it, or would two smaller ones bring more joy?
- Think long-term: A pumpkin they can carry might be the better choice.
- Save a little: If they don't spend the full \$10, talk about saving for another treat or outing.

At the end of the day, your child gets the pumpkin they chose, and you get the satisfaction of knowing you gave them a real-world money lesson—without it ever feeling like school. And years from now, when they're managing bigger budgets, they'll remember these small but meaningful lessons.



THANKSGIVING FUN AROUND THE TABLE

After the turkey's carved and the mashed potatoes have made their rounds, what's left? Sometimes, a food coma. But this year, why not keep the conversation lively and laughter flowing with a few easy Thanksgiving table games? No prep, no boards, no batteries required—just family, friends, and a sense of humor.

GRATITUDE A-Z

Start with the letter A and go around the table, each person naming something they're thankful for that starts with the next letter. (Apples, Best friends, Coffee, Dessert...) It's silly, sweet, and sometimes surprisingly heartfelt.

MEMORY LANE

Pass the wishbone, but instead of making a wish, the person holding it shares their favorite Thanksgiving memory. It's a sweet way to bring up family traditions and stories that might otherwise get lost in the shuffle.

TWO TRUTHS AND A TURKEY

A Thanksgiving spin on the classic game: everyone shares two true things and one made-up "turkey tale" about themselves. The group guesses which one is the turkey. Bonus points for ridiculous stories

No matter which game you pick this Thanksgiving, the real win is spending time together. We hope your Thanksgiving is full of joy, connection, and a few unforgettable moments around the table.



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 4.99% 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.



* Annual Percentage Rate

PLAN AHEAD: SMART SPENDING TIPS FOR FALL

Back-to-school supplies, Halloween costumes, and Thanksgiving feasts—it all adds up quickly. The secret to staying stress-free this season? Planning. Set spending limits, start early, and watch for sales or coupons before you splurge. Buying in bulk can help stretch your dollar, especially for snacks, party supplies, and holiday essentials. And if you're considering a bigger purchase,

be mindful of high-interest credit cards—affordable solutions are always available at SFCU.

HOLIDAY BUDGETING STARTS NOW

The holidays might feel far away, but a little planning today can go a long way tomorrow. Try setting aside a small amount each week toward your holiday budget—it adds up faster than you think. Make your gift list early, set a realistic spending cap, and stick to it. When January rolls around, you'll thank yourself for focusing on joy instead of juggling debt.

INVESTING IN YOUR FUTURE: LIMITED-TIME 7-MONTH IRA TERM SHARE CERTIFICATE SPECIAL



With our 7-Month IRA Term Share Certificate Special, you'll earn 4.05% APY* on both

Traditional and Roth IRAs. Whether you're just starting or enhancing your retirement strategy, this limited-time rate helps you build a stronger tomorrow. \$1,000 minimum deposit. Available for new or existing IRA funds.

* Annual Percentage Yield

TURNING THE PAGE: A THOUGHTFUL GOODBYE TO THE YEAR

The end of the year has a way of slowing us down. The hustle of summer fades, the colors of fall settle into memory, and suddenly we find ourselves gathered indoors—quiet, reflective, and ready to welcome what's next.



It's a season for gratitude. Gratitude for the small moments that made us smile, for the challenges that taught us strength, and for the community that surrounds us. Here at SFCU, we feel it deeply—every story you've shared with us, every milestone we've celebrated together, every chance we've had to be part of your journey.

And it's also a season for hope. As we look ahead, many of us are setting goals for the new year: to save a little more, to spend time more intentionally, to care for ourselves and for others. These aren't just resolutions—they're seeds of prosperity, and planting them now means watching them grow in the months to come.

So as the old year quietly comes to a close, take a moment to reflect:

- What went well, and what are you proud of?
- What do you want to carry with you into the new year?
- What can you let go of, leaving space for something better?

Together, let's welcome the new year not with urgency, but with calm. With steady confidence, with community by our side, and with the knowledge that prosperity isn't just about numbers—it's about living fully, with balance, purpose, and joy.

Here's to a bright year ahead. May it bring you peace, progress, and plenty of moments worth celebrating.

WE'D LOVE TO HEAR FROM YOU!

At SFCU, we're always looking for ways to improve—and your voice helps us do just that.

If you've enjoyed your experience with us, we'd be grateful if you took a moment to leave us a Google review. Just scan the QR code below to share your thoughts. Your review not only helps us grow but also helps others in the community learn about the benefits of banking with SFCU.

Thank you for being
a valued member!



ACCESS YOUR ACCOUNTS ANYTIME!

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

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