

## A MESSAGE FROM OUR CEO

As we close out the year, we want to take a moment to thank you for everything you do. It's because of people like you that we get to wake up each morning feeling safe. Your commitment to us is what drives our commitment to you!

You dedicate yourself to serving our community, so we strive to serve you in whatever ways we can. From providing you with convenient products and services to being there for life's big moments, like buying a house or a new car, it's the least we can do!

Thank you for sacrificing your time and safety to protect our community. Because of your heroism, we have the privilege of serving the community in our own way. We pledge to have your back because, without you, none of this would be possible.

### HOW TO REALLY SAVE FOR RETIREMENT

Saving for retirement can feel daunting at times. How can you plan for something so far ahead? It's easy to feel overwhelmed by retirement funds when you're just starting to make steady money. We've put together the basics for you to ease your mind!

The most important rule with retirement savings is to start today. It doesn't matter if this is your first full-time job or your fifth—just start! A lot of employers offer a 401(k) savings plan. Sometimes they match your contributions up to a certain percentage! If your employer does not have a 401(k) plan, open an IRA.

Determine how much to contribute by calculating 15% of your income. Experts say that contributing 15% of your annual income starting at age 25 would allow you to retire by age 62. If 15% is too much, start smaller and gradually increase the percentage as you earn more money. You can adjust contributions and how long you plan to work based on your individual needs!

When it comes to saving, you are in control. Find a system that works for you to set clear goals! You can always adjust your sails as needed.

### INSIDE

**A Message From Our CEO**

**How To Really Save For Retirement**

**Deck The Halls, Don't Wreck Your Wallet!**

**Current Rates**

**Auto Loan**

**Certificate Of Deposit**

**Let's Get Social**

**How To Build Budget And Eco-Friendly Spending Habits**

**Coming Soon**



### DECK THE HALLS, DON'T WRECK YOUR WALLET!

With a Christmas Club Account, you can start saving for all things merry and bright now. Cover everyone on your nice list! Start saving now so you can spread Christmas cheer later.

**START SAVING** 

CHECK OUT OUR WEBSITE FOR  
INFO ON THE PRODUCTS WE OFFER!

**LFFCU.COM**

For current rates, visit:  
[lffcu.com/current-rates](http://lffcu.com/current-rates)  
Or click the link below!

LEARN MORE >

## HOW TO BUILD BUDGET AND ECO-FRIENDLY SPENDING HABITS

While you continue on your financial health journey, you may wonder how to improve other areas of your life. Building conscientious spending habits is a great start, as it's good for your wallet and the world around you. Read on to learn how you can start saving while benefiting communities in the process.

One wall you might put up when you consider "conscientious spending" is due to the misconception that it's expensive. While it is true that conscientious shoppers often buy more expensive items, they take a minimalistic approach. You can expect to get more use out of high-quality items. Think of shopping as an investment! Will you still have this sweater one, two, or five years down the road? This mode of thinking leads to less waste and more savings because you don't have to replace items nearly as often.

You can also choose to buy from companies that support good causes. If your views align with those of your favorite companies, you're already on your journey to conscientious shopping! If you're not sure what some companies support, do some research on their charitable donations and community service. Most companies will disclose this kind of information in their strategic plans, which can be accessed on their company websites. Being a "picky" shopper in this regard will save you money and help you support what matters to you.

If you want to be extra selective, consider shopping from fairtrade businesses. Since October is Fairtrade Month, there's no better time to start! According to the Fairtrade Federation, October is all about supporting "businesses that are committed to fair trade in place of those which may harm the environment, the economy, communities, and individuals." Whether you make it a month-long saving challenge or you make a lifestyle out of it, shopping fairtrade is a great way to do your part in making the world a better place.

### DRIVE AWAY IN THE CAR OF YOUR DREAMS

Apply for an auto loan today!



### MAKE MORE OUT OF WHAT YOU HAVE

Why not make more out of what you already have? With a Certificate of Deposit, you can invest your savings into something bigger. Open now and watch your savings grow fast!

LEARN MORE >

### COMING SOON!



It is our mission to provide our members with the best possible support, that is why we will soon be introducing an online customer service chat option to our website! Stay tuned for more information.

### LET'S GET SOCIAL!

Have you followed us on social media yet? Stay up to date on the latest credit union news!



642 Chelmsford Street  
Lowell, MA 01851  
Phone: (978) 453-2734  
Fax: (978) 453-5120

Routing Number: 211383862  
Operating Hours: Monday-Friday  
9:00a.m.-3:00p.m.