

A MESSAGE FROM OUR CEO

As we enter a new quarter, I would like to take a moment to reflect on the dedication, commitment, and sacrifices first responder heroes give to our community. Working tirelessly to protect our children and loved ones and dedicated to keeping our community safe, no matter the emergency and urgency, day in and day out, 24/7, 365 days, risking yourself for the sake of others.

On behalf of myself, the staff, and our members here at Lowell Firefighters Credit Union, we express our love and appreciation for all first responder heroes. We're forever grateful for your selfless acts of caring and tireless efforts to save lives, sacrificing time with family so others can enjoy theirs. We say... THANK YOU!

As these warmer spring months approach, we want you to know that we are committed to supporting you. Connect with us to discuss how we can help you accomplish your financial goals. Thank you for all that you do and for being a part of our credit union family.

BUDGET BETTER IN THREE STEPS

Here are three basic steps everyone should use to develop a successful budget.

- Determine monthly income. It is important to include all sources of income in this number. Be sure to use your net income, which is the amount of money you receive after taxes and other deductions.
- Identify high-priority bills. Examples of this include a mortgage or rent payment, basic utilities, auto payment, and insurance premiums. These payments are usually a fixed amount, and you are expected to pay them each month.
- Estimate other expenses. After you subtract the priority bills from your net income, you will ideally still have money left for other important expenses like groceries, gasoline, and credit cards. Try your best to estimate how much these expenses are, and track your spending habits to monitor the accuracy of your estimates.

INSIDE

A Message From Our CEO

Budget Better In Three Steps

The Great Outdoors!

Holiday Closures

Looking For A Getaway?

Personal Loan

LFFCU Auto Shop

Connect With Us

Spring Seasonal Savings Guide

Why Spring Is The Prime Time To Refinance



THE GREAT OUTDOORS!

When was the last time you went on a cross-country road trip? Visit all of your favorite destinations today when you apply for an RV loan with Lowell Firefighters CU. We'll help you find the perfect vehicle for your journey!

HOLIDAY CLOSURES

April 15 | Good Friday

May 30 | Memorial Day



LOOKING FOR A GETAWAY?

Are you looking for a getaway? Take out a vacation loan from Lowell Firefighters CU and start planning the perfect vacation. Give yourself the vacation you deserve without breaking the bank!

FUND YOUR DREAMS WITH A PERSONAL LOAN!



LFFCU AUTO SHOP

We make car shopping simple! Visit our auto shop to find the perfect car for you.

[LEARN MORE >](#)

CONNECT WITH US

Follow us on social media to stay up to date with the latest Lowell Firefighters Credit Union news!



SPRING SEASONAL SAVINGS GUIDE

We are here to share with you a few ways you can make some hidden savings each month.

April: Tax time is near! If you haven't done so already, start prepping. Round up your records (receipts, canceled checks, and a copy of your Social Security card); keep an eye out for tax-related mail (W-2s, 1099s); consider your filing options; and visit www.irs.gov for help. Being prepared now will help you get the most out of your return. Spring is also near, and temps are rising. When they do, embrace the natural warmth by turning off the heat and opening the windows. Letting in the fresh air will not only improve your health but also your heating bill.

May: Create a "green" environment and save money on food by planting a garden now and making your own compost. You can potentially save thousands of dollars by producing your own fresh, pesticide-free produce as opposed to buying it retail at the market. With just a small compost bin, you can produce up to \$200 worth of fertilizer compared to purchasing the same amount from a home improvement store. Tax tip: when your refund arrives, remember to SAVE, SAVE, SAVE in your CU account.

June: Dads and grads are the guests of honor this time of year, but the special deals available in stores and online can be for anyone on your list – even you. You can save on a gamut of items from sporting goods and electronics to clothing and personal care products.

WHY SPRING IS THE PRIME TIME TO REFINANCE

For many people, spring is a premier time to pull the trigger on mortgage refinancing. Here we share the top three reasons:

- **You'll have the best opportunity to utilize proceeds:** Many people choose to refinance as a way to get cash back for a significant remodel. By refinancing in the springtime, you have spring, summer, and fall to work on these projects
- **Spring clean your finances:** Spring is a good time to "clean up" and get things straightened out
- **The interest rates may go up:** Rates may be higher by the time summer or fall arrives

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