

A MESSAGE FROM OUR CEO

At Lowell Firefighters Credit Union, we are grateful for your continued support as we serve the community with pride. As the CEO, I want to express my heartfelt appreciation for entrusting us with your financial needs.

We believe financial stability and flexibility are essential to all our members. We strive to offer competitive products and rates to support your financial goals, whether you're planning for the future or facing unexpected challenges. We want to remind our members that we are dedicated to listening, learning, and evolving our services and products in order to exceed member's expectations.

Thank you for being part of our financial family. As your trusted financial partner, we look forward to serving you and supporting your financial journey.



SAVE YOUR HOLIDAY RECEIPTS!

As the holiday season fades away, many of us pack away our cherished memories along with the decorations.

However, there is one often-overlooked aspect of the holidays that deserves preservation – the receipts. Saving holiday receipts may seem trivial, but it can be a powerful tool for financial planning and cherished reminiscence.

By keeping track of expenses, we gain insight into our spending habits, enabling smarter budgeting for future celebrations. Additionally, those seemingly mundane receipts carry sentimental value, evoking memories of special gifts exchanged and shared experiences.

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SPREAD JOY, NOT STRESS!

Don't let financial stress steal your holiday joy – our Christmas loan is here to help you spread festive cheer without breaking the bank! Get the funds you need for gifts, decorations, and more, all with competitive rates and flexible terms.

[LEARN MORE](#)



UNWRAP SAVINGS!

Open a Christmas club account and watch your holiday savings grow! Start setting aside funds now, so when the most wonderful time of the year rolls around, you'll have a sleigh-full of cash for gifts, decorations, festivities, and more!



CHECK IT OUT >

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BLACK FRIDAY BUDGETING TIPS:

In order to make the most of your Black Friday while staying financially responsible, follow these savvy tips:

- Set a realistic budget by considering your essential expenses and savings
- Create a shopping list of items you genuinely need or have planned for
- Research deals in advance to compare prices and plan your strategy
- Embrace online shopping for convenience and exclusive discounts
- Subscribe to newsletters and social media for early updates on deals
- Utilize cashback and rewards credit cards responsibly
- Check for price-match policies to save time and money
- Avoid impulse buying by staying disciplined and referring to your shopping list

SECURE YOUR FINANCIAL FUTURE!

With a certificate of deposit, you can watch your savings flourish with guaranteed returns and competitive rates! Whether you're saving for a rainy day or a big future goal, our CDs offer the stability and peace of mind you need. Lock in your prosperity today!

LEARN MORE >



BUDGET, INVEST, AND THRIVE!

Establishing a financially stable adulthood is vital for a financially secure future. Start with budgeting, tracking expenses, and setting up savings for emergencies. Next up, prioritize repaying debt and setting clear financial goals for yourself. Surround yourself with like-minded individuals who support your responsible financial habits. Remember, financial stability is a journey that requires discipline and dedication, but builds a solid foundation for a prosperous future. It is important to start early, be consistent, and stay focused on your goals!

HOLIDAY CLOSURES

Thanksgiving Day - Thursday, November 23
Christmas Day - Monday, December 25

BANK ON THE GO!

Discover the convenience of managing your finances on the go! Our user-friendly app lets you check balances, transfer funds, pay bills, and more - all with just a few taps.



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

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