

### Have a financially healthy holiday!

It is October, and if you were to step into a few stores, you would think the holidays start tomorrow! Ornaments, decorations, cards, wrapping, and trees are all available already. How much are you planning on spending for the holidays this year?

There is nothing wrong with splurging on the holidays when you have planned for it and can afford it. However, it is possible and even probable you can have a joyous holiday season without going further into debt and experiencing that “financial hangover” in January.

#### Here are some ways to reframe your holiday spending: Holiday Spending Plan

Start with the funds you already have available to spend on the holidays. How much is that? Is that enough? How much more will you need? If you need more, where will you get it? What is the cost of credit? How far into debt are you willing to go for the holidays? Know these things BEFORE you shop.

#### Gift List

How do you know if you have enough money? You make a list of the people you would like to purchase a gift for, include a gift idea, and the cost of that idea. This is only part of your holiday budget.



#### What other holiday costs should you plan for?

- Decorations (inside and out)
- Special Holiday Meals (eating out or cooked at home)
- Holiday Travel (to see friends and family)
- Entertainment (holiday lights, nutcracker show, parties, etc.)
- Special Outfits (for parties)
- Gift Wrap / Cards / Postage
- Photography (family Christmas picture)

Most people focus on just the gifts, but if you were to include all the costs of the holidays those numbers would be much higher, then you expected.

## Local Service Global Reach



### International Credit Union Day

On October 17, 2019, Avestar Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Avestar joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who’ve wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people’s first taste of democracy is through their credit union, where “one member, one vote” is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why Avestar celebrates ICU Day. Credit Unions empower people, wherever they are in the world or life, to take control of their financial future.

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Please Join Avestar for our Upcoming Workshops

**Workshop #1: Why Roth IRAs?**

Answering questions like: 1.) Should everyone have a Roth IRA? 2.) I'm retired, can I still have a Roth IRA? 3.) When is a Roth IRA a bad choice? 4.) What is a Roth conversion?

Tuesday, October 29, 2019 @ 6:00 pm  
Karl Junginger Memorial Library, Refreshments provided

**Workshop #2: Tax Planning**

Covering topics like: 1.) Common misconceptions of taxes. 2.) Common misconceptions on retirement savings. 3.) Receive all the benefits of Tax Reform.

Tuesday, November 12, 2019 @ 6:00 pm  
Karl Junginger Memorial Library, Refreshments provided

Please call Avestar Credit Union at 920-478-2151 or Kenneth Courts at 262-510-2226 to reserve your spot!



Congratulations Julie Heiman  
13 Years  
Happy Anniversary!



**CHRISTMAS CLUB MEMBERS**

*Fa-La-La!  
Christmas checks  
will be dispersed  
on November 1st.*

Thanksgiving Day - Thurs, November 28 - Closed  
Christmas Eve - Tues, December 24 - Closed @ Noon  
Christmas Day - Wed, December 25 - Closed  
New Year's Eve - Tues, December 31 - Closed @ Noon  
New Year's Day - Wed, January 1 - Closed



**Saver's Sweepstakes**  
*Grand Prize Drawing on ICU Day!*

**Build savings and have a chance to WIN up to \$5,000!!**  
Saver's Sweepstakes® is a prize-linked savings account. Receive an entry each time you increase your savings balance by \$25 (up to 6 entries per month)\*. Prize drawings occur monthly, quarterly, and annually.

\*See Avestar for complete terms, conditions and official rules. Federally insured by the NCUA.



**B** **October 17-18** **S**  
*All proceeds to benefit*  
**OUR LOCAL FOOD PANTRY**

**A** **December 12-13** **A**  
*All proceeds to benefit*  
**SECOND HARVEST FOOD PANTRY**

**K** **E** **L** **E**



[www.avestarcu.com](http://www.avestarcu.com)



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**Branch Locations**

**Main Office/Mailing Address**

125 W Madison Street  
Waterloo, WI 53594

**Piggly Wiggly Branch Office**

810 N Monroe Street  
Waterloo, WI 53594

**Marshall Office**

701 W Main Street, Suite 179  
Marshall, WI 53559



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- Quick balance
- Transfer money

Search for "Avestar Credit Union" on your mobile device.



**CO-OP SHARED BRANCHING**

CO-OP's 5,600+ shared branches means you have more direct access to your money than most traditional bank customers do.

