

CHAMPIONS OF FINANCIAL FREEDOM



WINTER

2025

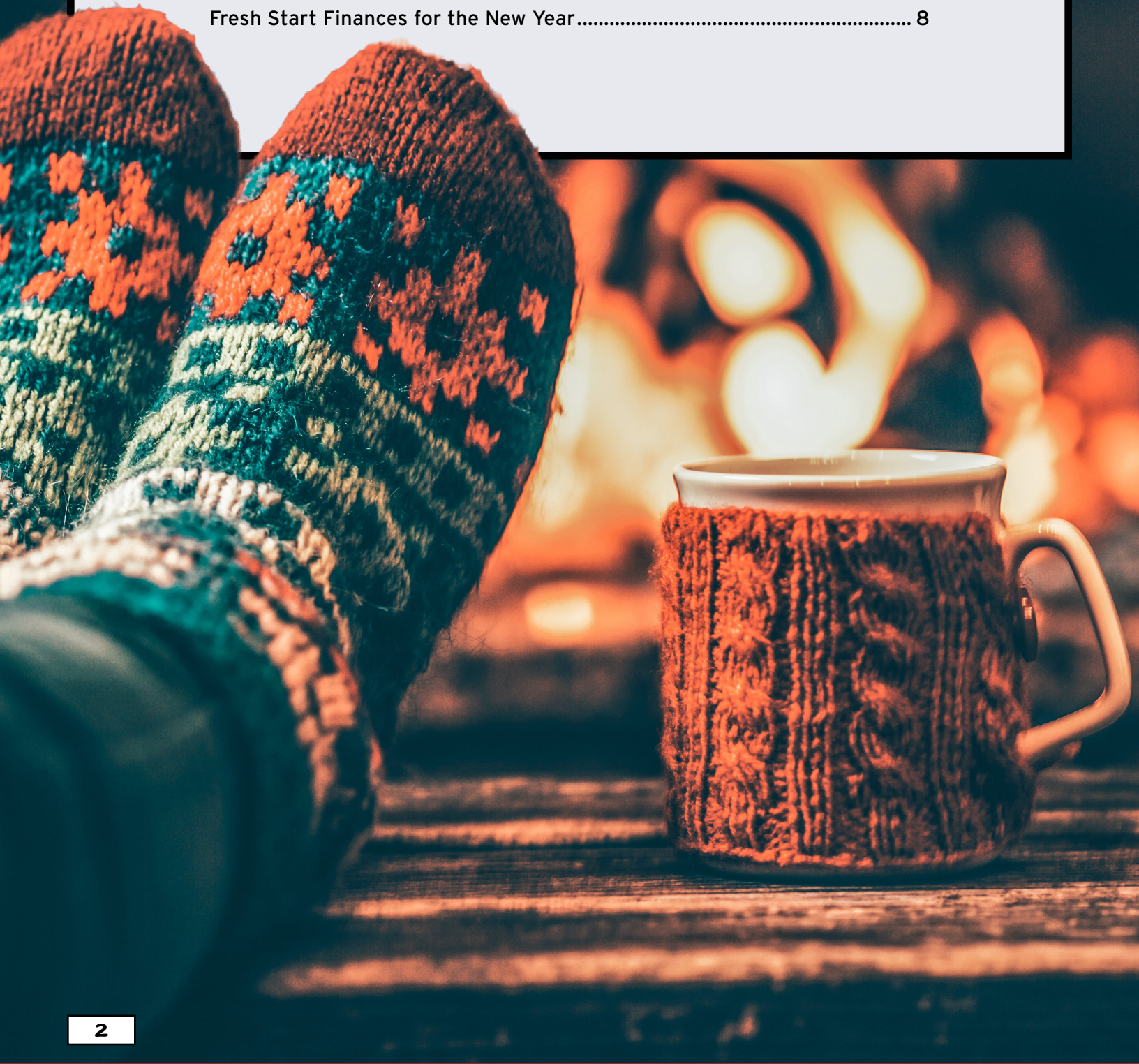
MEMBER NEWSLETTER!!!

HONDA
Federal Credit Union

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Make EVERY Mile a *Family Win*

HONDA
Federal Credit Union

Refinance a current
vehicle loan from another
institution to

Get .60%

off your qualifying
rate and

Take \$60

off GAP Coverage**

In celebration of our upcoming 60th Anniversary, for only a limited time, we are offering .60% off your current qualifying rate, 60 days deferred payment, and \$60 off GAP coverage! We look forward to celebrating our 60th with you!



- ✓ Rates as low as **4.39% APR***
- ✓ Both new and used vehicles qualify for refinance
- ✓ Flexible terms
- ✓ Convenient automatic payment and payroll deduction options
- ✓ No processing fees and no prepayment penalties
- ✓ Cash out on refinances up to vehicle value***

ALSO AVAILABLE:

- ✓ Guaranteed Asset Protection (GAP), offering \$60 off for a limited time only**
- ✓ Debt Protection

APPLY NOW!

To apply, log into **Digital Banking > Services > Apply — Loan**
Limited-time offer: November 3 - December 30, 2025

* APR is the Annual Percentage Rate. Refinance rate special is .60% off your qualifying rate. Promotion applies to refinances on Auto, Motorcycles and any Recreational Vehicles; Real Estate/Mortgage loans do not apply. Loan application is subject to review and approval and approved rate is based on creditworthiness, term and collateral. Current HFCU loans are not eligible for the promotion. Rates, terms, and conditions are subject to change and may vary based on additional qualifications and collateral conditions.

** This promotional offer also includes \$60 off GAP coverage. All GAP policies sold from November thru December will be at \$60 off normal price. Promotional reward is subject to change at any time. Your first payment may be deferred up to 60 days from the day your loan is funded. Promotional offer ends 12/30/2025.

*** Loans must be approved by close of business 12/30/2025 and funded by close of business 1/31/2026.



**America's
Credit
Unions**

Together, We're Better.

THE HOMEBODY'S GUIDE TO WINTER JOY



SIMPLE, AFFORDABLE WAYS TO STAY COZY, CONTENT, AND CONNECTED THIS SEASON.

When the weather turns chilly and the days grow short, there's something wonderfully satisfying about leaning into comfort. Winter doesn't have to be dreary—or expensive—to feel special. Whether you're flying solo, spending time with family, or just trying to slow down, here are a few cozy ways to make the most of your time indoors.

COOK SOMETHING SLOW AND SATISFYING

Winter was made for soups, stews, and casseroles. Bonus points for recipes that fill your home with the smell of something simmering.



CREATE A COMFORT CORNER

Turn a favorite chair or couch into a mini retreat with a soft blanket, warm lighting, and a good book (or a long-overdue nap). It's your own tiny getaway—no packing required.



HAVE A MOVIE MARATHON

Pick a theme—holiday classics, superhero sagas, or “so bad it’s good” flicks—and make it a full experience with popcorn, cocoa, and pajamas.



BRING BACK GAME NIGHT

Dust off the board games, shuffle a deck of cards, or find a new cooperative video game. It's a low-cost way to laugh and connect.



TRY A DIY PROJECT

Craft something small—homemade candles, photo collages, or a winter wreath. Creativity can be surprisingly relaxing.

SMART HOLIDAY SPENDING GUIDE



HOW TO PLAN AHEAD, GIVE GENEROUSLY, AND SKIP THE POST-HOLIDAY BUDGET BLUES.

The holidays are meant for joy, not financial headaches—but between gifts, travel, and endless events, it's easy for spending to snowball. A little foresight and flexibility can make all the difference. This season, try these practical ways to keep your holidays merry and manageable.

SET YOUR HOLIDAY BUDGET EARLY

Start with what you can comfortably spend overall, then divide it among gifts, food, travel, and other events. It's easier to stay on track when you know your total from the start.

GET CREATIVE WITH GIFT GIVING

Homemade treats, framed photos, or shared experiences often mean more than pricey gadgets. Group gift exchanges or "Secret Santa" swaps also help stretch your budget.

SHOP SMART AND SKIP THE RUSH

Plan purchases ahead of time and look for deals early—many sales now start before Black Friday. Avoid last-minute shopping, which often leads to overspending (and stress!).

KEEP TRAVEL FLEXIBLE

Book early when you can, but also consider off-peak days or nearby destinations to save. Packing light, using rewards points, or carpooling can make a big difference in costs.

SIMPLIFY YOUR CELEBRATIONS

Not every gathering has to be grand. Host a cozy potluck, a movie night, or a cookie exchange. Focus on connection, not extravagance—it's usually what people remember most.

PLAN FOR THE "AFTER" SEASON

Set aside a little "holiday recovery fund" to ease into January. Even \$10 a week adds up and helps you start the new year without financial fatigue.

HOLIDAY SPLURGES THAT ARE ACTUALLY WORTH IT

Not all spending is “bad spending.” A few thoughtful splurges can reduce stress, save time, and actually *add value* long after the season ends.



BUYING BACK YOUR TIME

Hiring a cleaner before guests arrive, paying for gift wrapping, or ordering groceries online can save hours you can spend with people you love.



INVESTING IN TOOLS THAT LAST

Skip the “cute but flimsy” stuff and splurge on a quality coat, reliable kitchen gadget, or luggage you’ll use for years.



PRIORITIZING COMFORT

Heated blanket? Supportive shoes for shopping marathons? Yes, please. A little comfort can make the season feel more joyful.



SUPPORTING SMALL OR LOCAL

Spending a little extra with local businesses adds meaning—your dollars do more when they stay in the community.



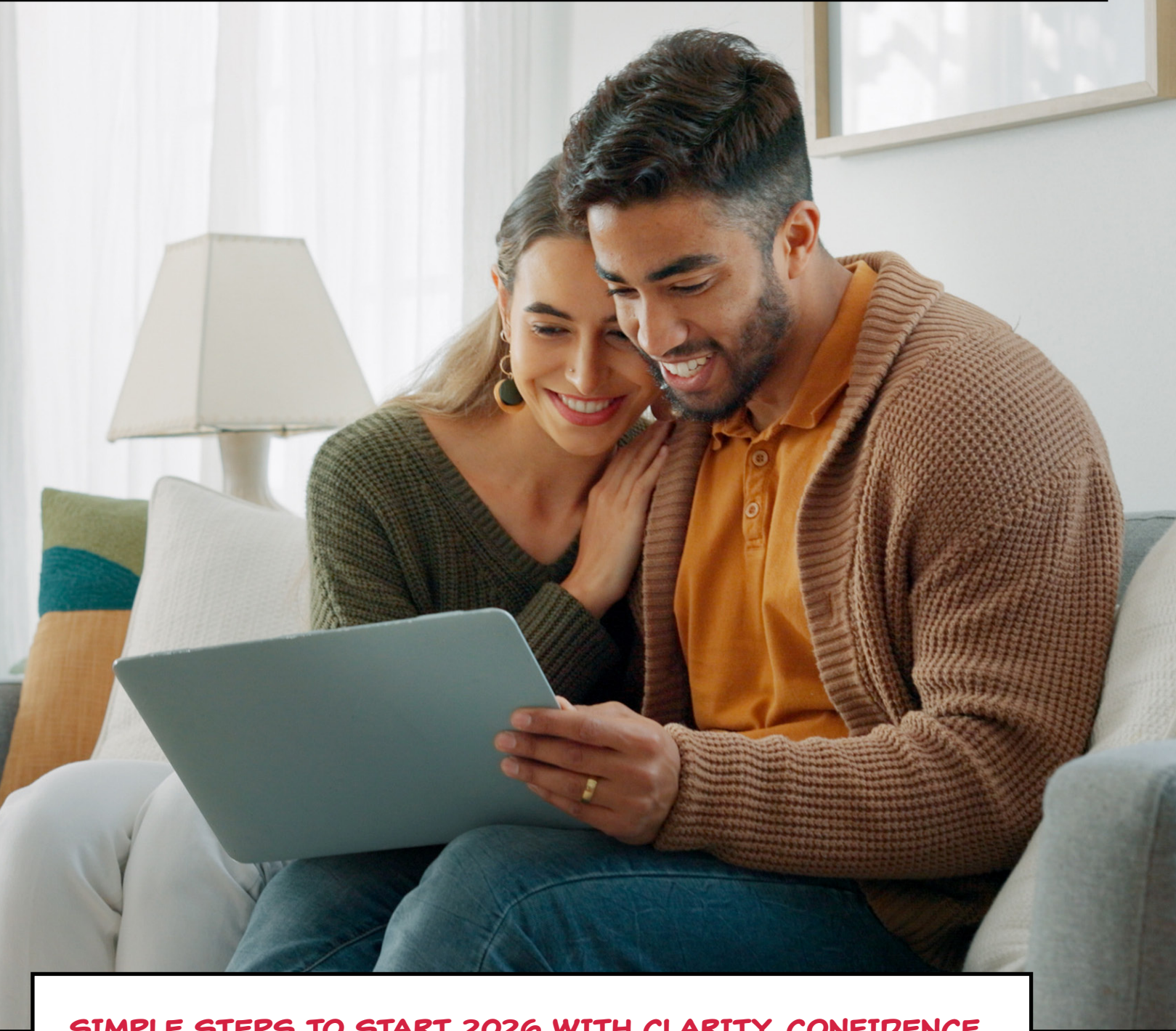
MAKING MEMORIES INTENTIONAL

Use part of your budget for something lasting—a professional family photo, a holiday class, or tickets to a local event that’ll live in stories for years.



**THE BEST GIFT YOU CAN GIVE YOURSELF IS A
PEACEFUL START TO THE NEW YEAR.**

FRESH START FINANCES FOR THE NEW YEAR



SIMPLE STEPS TO START 2026 WITH CLARITY, CONFIDENCE, AND PEACE OF MIND.

The new year isn't just a date on the calendar—it's a built-in moment to pause, reset, and give your finances a quick checkup. You don't need a complicated overhaul or new resolutions. Just a few smart habits can help you feel more secure, confident, and in control heading into 2026.

Start by taking a look back at last year. Review your bank statements, spending categories, and automatic payments. Where did your money go—and does that still align with your priorities? Maybe you'll find a few small shifts that can free up room for saving or reduce stress in the months ahead.

Once you've looked back, look forward. Set one or two simple goals: paying off a balance, rebuilding savings, or boosting your emergency fund. Keep them small and measurable so success feels within reach. And remember—automating transfers or bill payments can make these goals happen quietly in the background.

While you're in refresh mode, take a few minutes to protect your progress. Check your credit report at **AnnualCreditReport.com**—the official, federally authorized site—to confirm there are no errors or unfamiliar accounts. It's free, quick, and one of the easiest ways to catch potential fraud early.

Also review your account alerts and passwords. Setting up balance or transaction notifications helps you spot unusual activity fast. A strong, unique password for your financial accounts (and yes, updating it once a year) adds an extra layer of safety.

Finally, schedule one small midyear check-in—just a reminder in your phone or calendar—to revisit your goals. Financial wellness isn't about perfection; it's about progress, awareness, and consistency over time.

YOUR ANNUAL FINANCIAL HEALTH CHECKLIST

Start the year strong with a quick financial wellness scan. These small steps can make a big difference in keeping your money organized, secure, and working for you all year long.

- ☐ **Review your budget:** Update your monthly plan to reflect any changes in income, expenses, or goals.
- ☐ **Check your credit report:** Visit **AnnualCreditReport.com**
- ☐ **Refresh your passwords:** Change your online banking and email passwords for added security.
- ☐ **Review automatic payments:** Cancel or adjust subscriptions and recurring charges you no longer need.
- ☐ **Confirm your savings goals:** Make sure your automatic transfers or contributions align with your 2026 financial priorities.
- ☐ **Back up important documents:** Secure digital or paper copies of tax forms, insurance policies, and account records.

BIG FINANCIAL GOALS ARE BUILT ON SMALL, CONFIDENT CHOICES—ONE GOOD HABIT AT A TIME.

Together, we're better.

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