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MEMBER NEWSLETTER — OCTOBER, 2026

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As the Year Winds Down

The final months of the year can fill up quickly. Between changing routines, holiday plans, travel, and everything else competing for attention, a little preparation can go a long way. In this issue, we're sharing practical ideas for making the season feel more manageable, from planning ahead to slowing down and creating more space for the things you enjoy.

Change Gears This Fall

AUTO LOANS AS LOW AS
4.99% APR*

GREAT RATES, PERKS, AND COMMUNITY!

4.99% APR*

Competitive rates designed to
keep your payments affordable.

60 DAYS

You will have up to 60 days until
the first payment is due.

VEHICLE LOAN FEATURES

- ☆ Convenient automatic payment and payroll deduction options
- ☆ Competitive rates and flexible terms
- ☆ No processing fee and no pre-payment penalties
- ☆ Cash out on refinances up to vehicle value
- ☆ (GAP) Guaranteed Asset Protection Available
- ☆ Debt Protection Available

REFINANCE A CURRENT VEHICLE LOAN FROM ANOTHER INSTITUTION TO LOWER YOUR MONTHLY PAYMENTS!

*APR=Annual Percentage Rate. Rates current as of September 1st, 2026 and are subject to change based on market conditions, collateral and borrower eligibility. Rate shown based on loan term of 66 months for vehicle model year 2025 and newer. The interest rates range from 4.49%-17.50% APR and the minimum loan amount is \$5,000. Refinance restrictions apply. For rates on motorcycles or other types of vehicles, please contact a Member Service Representative at 1-800-634-6632 or visit one of our branch locations. Other rates and terms available. Subject to credit review. May not be combined with other offers. Membership is required. Promotion expires on October 30th, 2026.



60 years of serving members!

Contact a Member Service Representative at 1-800-634-6632 to get started.



Together, We're Better.

THE ART OF LOW-STRESS HOLIDAY PACING

The holidays have a way of feeling far away—until suddenly they aren't. Gifts, travel, meals, gatherings, and end-of-year expenses can pile up quickly when they all compete for attention at once. Starting a little earlier and spreading the work across several weeks can make the season feel less like a sprint and more like something you can actually enjoy.

You don't need to have everything figured out by September—or even October. The goal is simply to give yourself more time, more choices, and fewer last-minute decisions.



SPREAD OUT THE SHOPPING

Instead of trying to complete your gift list in one big December shopping trip, start with a simple list of who you plan to buy for and a general spending amount for each person. Then tackle a few gifts at a time.

Spreading purchases across several pay periods can make holiday spending easier to manage and gives you more time to compare options instead of buying whatever is available at the last minute. Keep track of what you've purchased along the way so an early start doesn't accidentally turn into buying more.

GIVE YOUR BUDGET SOME BREATHING ROOM

Holiday expenses go well beyond gifts. Decorations, food, travel, school events, charitable giving, parties, and year-end activities can all compete for the same dollars.

Before the season gets busy, take a few minutes to estimate what you expect to spend overall. Then divide that amount across the weeks you have left. Even if the number changes, having a starting point can help you make more intentional choices and reduce the temptation to rely on last-minute spending.

The goal isn't to plan every moment. It's to create enough breathing room to enjoy the ones that matter.

PLAN THE MEALS BEFORE THE RUSH

Holiday meals can become surprisingly complicated once menus, grocery lists, dietary needs, and multiple gatherings enter the picture. A little planning now can remove a lot of decision-making later.

Decide which meals you'll host, what you'll bring elsewhere, and which traditions are actually important to you. You can even purchase shelf-stable ingredients gradually rather than loading one enormous grocery trip into an already busy week.

BOOK TRAVEL EARLY

If holiday plans include flights, hotels, rental cars, or a long drive, getting the major details settled early can remove one of the biggest sources of seasonal uncertainty.

Look at calendars, coordinate schedules, and make reservations as soon as plans are reasonably firm. If you're driving, think ahead about the less exciting details too, such as vehicle maintenance, pet care, or an overnight stop. Taking care of logistics early leaves fewer loose ends when the holidays arrive.

LEAVE SOME SPACE UNSCHEDULED

Planning ahead doesn't mean filling every available hour. In fact, one of the benefits of getting the practical pieces handled earlier is having room left for the things you can't—or don't want to—plan.

Leave a few open evenings or weekends on the calendar. They might become time for an unexpected invitation, a favorite tradition, or simply a quiet night at home whenever you need one.

START WHERE YOU ARE

If September passed without a single holiday list being made, that's fine. October still gives you time to spread things out, and even starting in November can be better than waiting until the final week.

The point isn't to turn the holidays into a perfectly managed project. It's to move a few decisions forward so that when November and December get busy, there is a little less left competing for your attention.

DIGITAL WELLNESS & SCREEN-FREE EVENINGS

GIVE YOUR SCROLL A NIGHT OFF

As the days get shorter, it's easy for evenings to fall into a familiar routine: dinner, couch, phone, one more episode, one more scroll...and suddenly it's bedtime. There's nothing wrong with enjoying your screens, but autumn is also a good excuse to occasionally trade the glow of a device for something a little more hands-on, cozy, social, or simply different.

A screen-free evening doesn't need to be productive, impressive, or perfectly unplugged. It just needs to give your attention somewhere else to go for a while.



MAKE IT A GAME NIGHT

Dust off a board game, shuffle a deck of cards, start a puzzle, or pull out something you haven't played in years. Add snacks and suddenly staying home feels less like "doing nothing" and more like an actual plan. If you live alone, puzzles, crosswords, logic games, and other hands-on activities still count. The goal is simply to give your brain something to do that doesn't involve a glowing rectangle.

COOK SOMETHING THAT TAKES A LITTLE TIME

Not every meal needs to be optimized for speed. Pick a recipe that gives you something to chop, stir, knead, bake, or simmer. Homemade soup, fresh bread, a new dessert, or an old family recipe can turn an ordinary evening into something more memorable. The point isn't culinary greatness. It's slowing down enough to enjoy the process.

Your phone will still be there tomorrow. The puzzle in the closet has probably been waiting much longer.

TAKE A "JUST BECAUSE" WALK

You don't need a fitness goal, a step count, or even a destination. Grab a jacket and take a walk simply because the air feels good. Notice which trees have changed color, look for birds settling in for the evening, or take the long way around the neighborhood. And yes, you're allowed to leave the earbuds at home.

REDISCOVER ANALOG ENTERTAINMENT

Think about the hobbies you already enjoy but rarely seem to make time for. Read a few chapters of a book, draw, knit, build something, write in a journal, work on a scrapbook, or put on an album and actually listen to it from beginning to end. Offline time doesn't need to be ambitious. In many cases, the best activity is something you used to enjoy before your free time became so easy to fill with screens.

CREATE YOUR OWN FALL TRADITION

Screen-free time is easier when there's something to look forward to. Pick one

evening a week for something seasonal: soup and game night, Friday night baking, an after-dinner walk, a family puzzle, or reading by the fireplace. Keep it simple enough that it feels like a treat rather than another obligation on the calendar.

START SMALL

If an entire screen-free evening sounds unrealistic, don't make it one. Try putting phones in another room during dinner, turning off the TV for the first hour after work, or choosing one room as a device-free zone for part of the evening. Digital wellness doesn't have to mean disappearing off the grid. Sometimes it's just creating a little more space between you and the habit of checking.

As autumn evenings stretch longer, give yourself permission to fill some of that time differently. Your phone will still be there tomorrow. The puzzle in the closet has probably been waiting much longer.

YOUR ANALOG MENU

What sounds good tonight?



FEELING SOCIAL?

Cards, board games, call a friend, take an evening walk



FEELING CREATIVE?

Draw, bake something, journal, start a simple craft



FEELING TIRED?

Read a book, listen to music, stretch, make some tea



FEELING RESTLESS?

Take a walk, tidy a small space, cook something, start a puzzle





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