

Fall Into Great Rates

Consolidate debt and get spending back on track with a low-rate consolidation loan.

ANNIVERSARIES

Beth Funk
Head Teller
17 years

Dawn Pfaff
Accounting/MSR
17 years

Deveni Fox
New Accounts
10 years

Summer Fisher
Accounting/MSR
2 years

April Arndt
Marketing Director
1 year

UPCOMING EVENTS

Thanksgiving Pie Sale
November 21st - 23rd
TACU Lobby

HOLIDAY CLOSINGS

Veteran's Day
Friday, November 11th

Thanksgiving Day
Thursday, November 24th

Life happens.



Whether you need to pay for unexpected auto repairs, an emergency plane ticket home, or an extra textbook...our credit card can help.

Plus, smart credit card use can help build your credit score. Two wins for using one card.

Apply today!



Ask us how to enroll today!



Protect your TACU debit card against fraud using transaction control, check your balance, and find the nearest ATM with Shazam Bolt\$!



To see if iTransact can get you better credit card processing rates or if you'd like to learn more, call 608-372-4736!

5 Smart Money Moves to Make This Fall

It's time to start thinking about your year-end money strategy. Christmas and New Year's are closer than you think. Use the following strategies to make the rest of the year count.

1. Clean out your closet. Ever feel tempted to head to the mall and buy new clothes because you just have "nothing" to wear? Clean out your closet and bring the cold weather clothes to the front before swiping your card. Remember to try old clothes on to make sure everything still fits, and donate appropriately.

2. Add holidays into your budget. Say you've followed your winter, spring and summer budget perfectly, then don't forget that Thanksgiving, Christmas, Hanukkah, Kwanzaa and New Year's Eve are just around the corner. It's easy to blow your budget on these holidays, so if you haven't already, plan for them now.

3. Up your 401K. If you can afford another percent off your paycheck, why not up your retirement deductions? The more you save now, the more tax benefits AND the less you have to worry about the future. Throw another percent at it and watch it grow.

4. Spend your FSA dollars. Use it or lose it. You've already saved this money, so don't leave it on the table. If you waste it, it's your money you're throwing away, not your employer's!

5. Plan to use your vacation days. Using your vacation days is key to living a successful, balanced life. Even if you have a staycation, it's critical to use your well-deserved days off. If you plan now, you can even save for a weekend getaway before the end of the year.

Life is all about balance. As the weather turns colder, it's a great time to reflect on the money progress you've made throughout the past year and start focusing on small wins to finish the year right.



TACU IN-SCHOOL PROGRAMS

5-Spot Savers Club (Tomah Public Elementary Schools)

Students have the opportunity to deposit their money (pennies, nickels, quarters...) at school.

Features:

- Get children in the habit of saving.
- It's convenient. Students make deposits at school.
- Free account with no minimum deposit.
- Free T-shirt after first deposit.
- Prize for every \$10 saved.



Tito's TACU (Inside Tomah High School)

Tito's is a student-run branch open Monday and Friday during lunch periods.



Features:

- Free checking and fee-free debit cards.
- Free online and mobile banking.
- Scholarship for college-bound Seniors.
- Job opportunity for one THS student per year.

Questions? Call 608-372-4736!

AJ's Money Skills for Middle School Students

AJ's Mall Prize Winner

Pictured above: Aidan Redmann



Hat & Mitten Drive

Donations of NEW hats & mittens can be dropped off in the TACU Lobby. The donations go to local children in need. Drive ends November 30th. Sponsored by 7 Rivers Region Chapter of Credit Unions.

Santa Claus is coming to TACU!
Friday, Dec. 9th from 3-5pm



- * **FREE** event!
- * Open to **ALL** ages!
- * **DO NOT** need to be a member to attend!
- * Picture with Santa!
- * Cookies, hot chocolate, goody bags & more!

