



San Antonio

Citizens Federal Credit Union

Monthly eNewsletter

352.588.2732

www.sacfcu.org

December 2022

Santa's Tree is the Credit Union's Giving Tree that will benefit families in the East Pasco Guardian ad Litem Program this year. We've teamed up with Santa and Mrs. Claus of Scotty D Charities, to provide a little hope and magic in the lives of children and adults in our community.



Participation is Easy!

- Choose one or more gift tags from **SANTA'S Tree** at any of our branches
- Purchase the gift item(s) listed
- Return your unwrapped item(s) & gift tag(s) to the credit union by Thursday, December 13 before 5 p.m.

Courtesy of Clover Leaf Financial, LLC.



Catch-Up Contributions

Taking advantage of higher contribution limits.

A recent survey found that 28% of workers are very confident about having enough money to live comfortably through their retirement years.

At the same time, 27% are not confident. In 2001 congress passed a law that can help older workers make up for lost time. But few may understand how this generous offer can add up over time.

The “catch-up” provision allows workers who are over age 50 to make contributions to their qualified retirement plans in excess of the limits imposed on younger workers.

[Read More](#)

Small Business Saturday

SHOP LOCAL, SHOP SMALL!

Last month we supported our business members by purchasing gift cards redeemable at their local businesses. We surprised members visiting branches with these gift cards, which were given out at random in the days leading up to Small Business Saturday.

Thanks to those of you who participated in Small Business Saturday!



LIFESTYLE

Don't Get Caught in a Non-Delivery Scam

With the holidays approaching, and online shopping reaching its annual peak, scammers are out in full force to get at your money and your purchases. There are many scams to watch for this time of year, from online “retailers” phishing for information as you shop, to brazen porch thieves who swipe delivered packages from doorsteps, and so many more.

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WE'RE HERE TO HELP

What to Buy and What to Skip in December

Black Friday deals are long over, and there are no major shopping holidays this month, but you can still find a fabulous deal before and after the holidays. Whether you're finishing up your holiday shopping or looking for year-end bargains in any category this month, we've got you covered.

[Read More](#)



Chamber Coffee and Coaching

Join us for Coffee, Donuts & Relevant Information

Wed, Dec 14, 2022 7:30am-9am

Guest Panelists: Local Insurance Agency Owners & Agents

Topic: Open Discussion & Answering Your Questions

Partners FREE Prospective Partners \$10

MUST RSVP and Pay online at www.dadecitychamber.org under "events" tab (by 12pm on Mon, Dec 5, 2022)

Location: San Antonio Citizens Federal Credit Union "Operations Center" 12512 Curley Street, San Antonio

**All offices will be closed
on Monday, December 26 in
observance of
Christmas Day.**



**All offices will be closed
on Monday, January 2 in
observance of
New Year's Day.**

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