



# San Antonio

Citizens Federal Credit Union

## Monthly eNewsletter

352.588.2732

[www.sacfcu.org](http://www.sacfcu.org)

February 2020

### FREE HOMEBUYER WORKSHOP

Tuesday, February 18<sup>th</sup>  
from 6:00 - 7:30pm

Lexington Oaks Golf Club  
26133 Lexington Oaks Blvd  
Wesley Chapel, FL



#### Learn about:

- How much you can afford
- What to look for as you shop for your new home
- How to make an offer
- What's involved in getting your mortgage and closing your loan
- What to expect after the purchase

Brought to you by:



Receive \$250  
towards closing costs if you  
attend and close your  
mortgage through  
SACFCU!

Click for more details

### Bill Pay Contest Winner



Congratulations to Teresa Corlew for winning our most recent Bill Pay Contest! Teresa was kind enough to give her prize of an iRobot Roomba Vacuum to her granddaughter who just bought a new house.

We're currently running our eStatement Contest, where everyone enrolled in eStatements will be entered to win a Yeti Cooler & 2 Yeti Tumblers - not to mention the free 25 cents we give you every month you receive an eStatement!

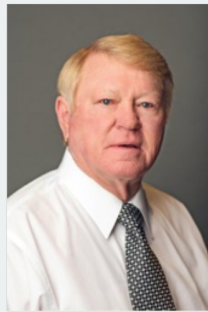
### Junior Achievement Biztown



Your credit union was proud to volunteer at JA Biztown in Tampa! We had a great time helping kids connect the dots between what they learn in the classroom and the real world.

### Notes from the desk of Scott Chaney & Daniel Kelley

Let's Be Honest




We've all heard the saying "honesty is the best policy." But how closely do we adhere to it?

The truth is honesty isn't always easy, and at times it doesn't come naturally. Especially when it comes to being honest with ourselves about our money.

[Read More](#)



## SIMPLIFY YOUR WALLET WITH ONE CREDIT CARD

 **Low 9.9% APR\***  
Purchases, Balance Transfers & Cash Advances with NO Hidden Fees

-  Fraud Protection\*\*
-  No Annual Fee
-  Purchase Protection
-  Travel Insurance



[Click for more details.](#)



## Business Link

### Opportunity for Business Owners

Tools, Tips & Networking to Strengthen Your Business!

Your credit union brings you Business Link the second Wednesday of each month. On Wednesday, February 12<sup>th</sup> the meeting will be held at Scotland Yards Golf Club, 9424 US Hwy 301, Dade City, from 7:30-9:00am.

Please join us and feel free to bring other business guests with you. There is no charge to attend and we do provide breakfast, so please reply to [rgaddis@sacfcu.org](mailto:rgaddis@sacfcu.org).



### TRENDING

#### How To Create A Budget in 6 Easy Steps

If you're always wondering how you're going to pay the next bill, feel guilty when you indulge in overpriced treats and you just can't find money to put into savings, you might need a budget.

A budget will help you gain financial awareness, which will help facilitate more responsible decisions.



### FEATURED BOOK REVIEW

#### The Latte Factor: Why You Don't Have To Be Rich To Live Rich

If personal finance books make your eyes glaze over, but you can never say no to a page-turning novel, this book was written for you.

In The Latte Factor, best-selling author David Bach and co-writer, John David Mann, present a personal finance book that reads

Here are 6 easy steps to create a budget:

[Read More](#)

like a novel. It tells the story of Zoey, a young woman in her 20s who is perpetually struggling to make ends meet. Like many of her contemporaries, Zoey is weighed down by staggering student loan and credit card debt.

[Read More](#)

**YOU MAY HAVE  
TO FIGHT A  
BATTLE MORE  
THAN ONCE  
TO WIN IT.**

Margaret Thatcher

Offices will be closed on  
Monday, February 17<sup>th</sup>  
in observance of  
President's Day.

**HAPPY  
PRESIDENT'S  
DAY**

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