



San Antonio

Citizens Federal Credit Union

Monthly eNewsletter

352.588.2732

www.sacfcu.org

November 2020

ANNUAL MEETING NOTICE

Our annual meeting has been changed to
November 17th at 5:15 PM.

Due to COVID 19 restrictions, our annual meeting will be held remotely. We will now broadcast the meeting via Zoom. To view the annual meeting information and to register, [click here.](#)

ENTER
for a chance **TO WIN**

ENROLL IN **BILL PAY** FOR A CHANCE
TO WIN A **DYSON VACUUM**



Scarecrow Festival



A big thank you to everyone who attended the Pioneer Florida Museum and Village Scarecrow Festival! We hope that you all enjoyed watching Sphere's Bubble Show and the Soccer Collies.

Chamber Member of the Year



Thank you to the Greater Zephyrhills Chamber of Commerce for choosing our credit union as The Chamber Member of the Year. We are grateful to serve our community, it's people and businesses. Congratulations to all of the Award Winners!



*Freedom to explore
with a loan you
can afford*

[Click for information about our Auto Loans](#)

Courtesy of Clover Leaf Financial, LLC.



End-of-the-Year Money Moves

Here are some things you might consider before saying goodbye to 2020. What has changed for you in 2020? For many, this year has been as complicated as learning a new dance. Did you start a new job or leave a job behind? That's one step. Did you retire?...

[Read More](#)



Insurance Designed For Credit Union Members Like You

[Click here to learn more today](#)

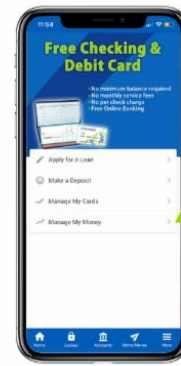


Business Link

Due to scheduling challenges created because of COVID-19, we have made the decision to suspend Business Link meetings until January 2021.



All of your accounts in **one place**.
Even those that aren't with us!



* Now A
Feature
On The
SACFCU
Mobile
App!



TRENDING

How to Celebrate Thanksgiving During COVID-19

It's turkey season! But this year, due to the COVID-19 environment we're experiencing, the holiday festivities will look a bit different than before. With some precautionary measures and careful planning, though, you can celebrate Thanksgiving in the era of the coronavirus without compromising on your health or safety. Here's how:

[Read More](#)



FEATURED APP REVIEW

Music Apps

How do you get your jams? Do you buy every song on iTunes? Are you a radio junkie? If you're like most people embracing the convenience of the digital age, you probably use a music-streaming service to have all your tunes at your fingertips. While the undisputed king of music-streaming apps is the Swedish-born Spotify, Apple Music is a fierce competitor with a rapidly growing subscriber base. Here's what you need to know about the two most popular music apps:

[Read More](#)

HOW TO BUY A PRE- OWNED CAR IN 8 STEPS



1

If you're paying with cash, you already have a budget in place. If you're taking out an auto loan, get your pre-approval before visiting the dealer's lot.

CRUNCH THE NUMBERS

5

During the test drive, pay attention to the acceleration, legroom and visibility of the car.

TEST DRIVE

2

Narrow down your choices to three or four model cars.

**CREATE A TARGET LIST OF
MAKES AND MODELS**

6

Take the car to a mechanic for a professional inspection.

HAVE IT INSPECTED

3

Look for listings of your vehicles of choice. When you have some options to consider, obtain their vehicle history reports from Carfax.com.

RESEARCH

7

Make an opening offer based on what you have determined to be the average price for your car.

NEGOTIATE

4

Verify the information you've learned about each car and see if it's still in stock. If everything checks out, set up an appointment for a test drive.

CONTACT THE SELLER

8

Read the contract carefully before signing and be sure to get insurance.

MAKE IT OFFICIAL

YOU'RE ALL SET TO TAKE YOUR NEW CAR FOR ITS FIRST SPIN!

All offices will be closed on
Wednesday, November 11th
in observance of
Veterans Day
and on
Thursday, November 26th
in observance of
Thanksgiving Day.



www.sacfcu.org

