



San Antonio

Citizens Federal Credit Union

Monthly eNewsletter

352.588.2732

www.sacfcu.org

November 2022

Shop Local, Shop Small on Small Business Saturday!

Small Business Saturday is November 26th, a day to celebrate and support small businesses and all they do for our communities.

We are a Community of People leveraging our collective resources to help one another thrive. To follow our mission and support our credit union's small businesses, we will purchase gift cards and in turn, give to lucky members prior to Small Business Saturday. Our way of encouraging everyone to Shop Local and Shop Small every day.



Fall
into an Auto Loan
with **FREE** Gas!

[LEARN MORE](#)

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**SIGN UP FOR
BILL PAY**
FOR A CHANCE
TO WIN A
**DYSON
VACUUM**



SAINT LEO UNIVERSITY

MISSION DRIVEN

LEADERS

Conversations on Purpose

PRESENTED BY



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.

SANTA'S
Tree

A stylized green Christmas tree graphic with a star on top, positioned to the right of the word "Tree" in the "SANTA'S Tree" logo.

Participation is Easy!

- Choose a gift tag(s) 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 15th before 5:00pm.

Debit Card Contest Winner

Congratulations to Waylon

Stewart of Zephyrhills, winner of our Debit Card Contest! Jasmine Wilkins, VP & Zephyrhills Area Manager presents Waylon with his prize, an Apple Watch. During the two-month contest period members were entered to win each time they made a Debit Card Signature transaction. The winner was drawn from 306,641 signature transactions made by 15,315 members. Way to beat the odds Waylon!



Courtesy of Clover Leaf Financial, LLC.



What Can You Buy With 529 Distributions

Make the right decision when preparing for education expenses.

Some of the biggest challenges many face when it comes to education are financial. Luckily, a 529 college saving plan can help. And they're not just for college anymore - added to the tuition eligibility are K-12, private and religious schools. These funds can also be used for four and two-year colleges, trade schools, graduate programs, and some international institutions.

[Read More](#)



LIFESTYLE

All You Need to Know About Cybersecurity

Cybercrimes are increasing exponentially by the year. Unfortunately, developments like the pandemic, the growth of cryptocurrency and the increase in online working and shopping have created a target-rich



WE'RE HERE TO HELP

What to Buy and What to Skip in November

The biggest shopping month of the year is here! With Black Friday deals running for as long as the entire month of November and Cyber Monday giving the internet a chance at boasting super low deals, too,

environment for cybercriminals. The best way to protect yourself from cybercrimes of any kind is by being aware of...

[Read More](#)

'tis truly the season to save. Before you start charging up a storm, though, keep in mind that...

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All offices will be closed on Friday, November 11th in observance of Veterans Day.

★ ★ ★ ★ ★ ★ ★ ★
VETERANS DAY

HONORING ALL WHO SERVED



HAPPY
THANKSGIVING!



All offices will be closed on Thursday, November 24th in observance of Thanksgiving Day.

www.sacfcu.org



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