

Quaker Oats Credit Union

6 Black Friday Shopping Tips

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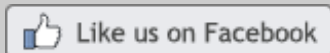
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Black Friday is a shopper's high holiday. But are you really saving as much as you can on this day of all bargain-hunting days? A recent survey of everyday savvy shoppers and professional shopping gurus lists the best Black Friday tips and tricks.



1) Do recon ahead of time

This means not just going through circulars the night before, but coming up with a specific game plan and even doing a little advanced research. Once you know what's going to be on sale, you can visit stores earlier in the month to physically see and handle the products, and decide what you want.

2) Start on Thursday or earlier

As anyone who's had their Thanksgiving dinner curtailed can tell you, Black "Friday" has crept earlier and earlier into the week each year. Discount devotees recognize this and spring into action before the masses.

The 'big-box' stores will have most of their Black Friday sales online on Thursday. In fact, in years past, some deals sell out before Black Friday. Make sure you're signed up for your favorite retailer's email newsletters so you know when the sales start.

3) Take advantage of technology

Your smartphone is good for more than just venting about long lines on Facebook. Turn it into a shopping tool to boost your savings even higher. Target's latest app points you to specific aisles where you can find the items on your list, while Coupon Sherpa provides extra savings from hundreds of retailers.

Do a quick scan of online prices while waiting in those crazy long lines. You might find that an online retailer like Amazon has price-matched what you want, so you can just go home!

4) Work as a team

If your friends and family are also into Black Friday, consider a divide-and-conquer strategy. Go with a team and attack separate sections of the same store. Coordinate the night before and have your crew on speed dial.

Having a designated driver can help navigate those crowded parking lots. Someone driving saves time trying to find parking, which can add up quickly!

5) Avoid the stores - shop online

Why wait for Cyber Monday when more and more Black Friday deals are going online? Over the last few years an increasing majority of in-store Black Friday deals are showing up from the same retailers online. Even doorbusters - one of the big incentives to brave the in-store crowds - are now migrating to the web.

6) Pay smart

Use your credit union credit or debit card for all purchases! If you think you'll need to have your credit card's spending limit increased for your big shopping spree, be sure to make your request at least a few days in advance!

Source: www.thepennyhoarder.com

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