



Get Financially Fit in 2013!



OOCU Makes It Easy to Keep Track of Your Account Transactions 24/7, Even When you are on Vacation!

Use OOCU's FREE Quaker Online Access Service!

You can access your account from virtually anywhere. If you're vacationing away from home, you can still keep a watchful eye on your money and financial transactions regardless of your location.

Bill Pay

Schedule your bills to be paid before you leave using OOCU's online bill pay so you can relax on vacation. Great for one time or reoccurring payments!

Apply for OOCU's MasterCard Credit



Check out our new series on ways you and your family can get financially fit in 2013. Watch for monthly emails that include tips that will help you improve your financial well-being in 2013.

Tip #5- 9 Ways to Save on Your Summer Vacation



Summer is right around the corner and you may be starting to think about taking your family on a vacation. It's no secret that gas prices are up and a dollar just won't take you as far as it use too. However a summer vacation can be a great way to spend quality time with your family and friends while sneaking in some relaxation time away from work.

You don't have to spend a lot of money in order to take a vacation either. With a little planning and research, you can still have a fun summer vacation and stay within your budget.

Here are 9 money-saving tips that will enable you to enjoy your summer this year:

1. Travel At Off-Peak Times. The best off-peak times to travel during the warm months are in May and early June or in late August through September for sub-tropical areas. You might be able to find better rates for airfare and hotel stays during

Card today!

It's a safe way to pay for this year's vacation expenses such as hotels and airline tickets.

Our Falcon fraud protection will watch for unusual online and in-person purchases.

Sign-up for [MasterCard Secure Code](#) so all your online purchases are password-protected.

e-Statements

Rather than leaving your statements sitting in your mailbox while you are gone on vacation sign-up to receive Electronic Statements. They're faster, safer and more convenient!

Mobile Banking

Simply visit www.QuakerOatsCU.com from your mobile device for a mobile-friendly view and quick link to Online Banking.

these times. The official start of summer is June 20th, so that is when airlines, hotels, and cruise lines start to jack up their prices for the peak season. If you can travel in May or early June, you might be able to find better rates for airfare and hotel stays. However, try to avoid Memorial Day and Independence Day. These are hot times to travel, and you'll pay much more to travel near these dates.

2. Avoid Hidden Hotel Costs. Did you ever notice all of the extra charges that are listed on a hotel bill that were never outlined in the room rate? Here are some of the charges you may find on your bill...

- Room Charge (Room rate per night)
- Room Sales Tax
- City/Local Tax
- Internet Service
- USA Today Delivery

How can you avoid some of them? Ask for all of the fees associated with the room to be disclosed at check-in. Decline newspaper delivery, and make sure you understand all of the fees associated with picking up the phone in your room. Bring your own cell phone or a pre-paid calling card and don't use the hotel phone in your room.

3. Be Flexible. Start with your ideal travel dates when making arrangements, then see if you can save money by leaving a day earlier or returning a day later. A different airport can also reduce your travel costs, especially if you can find non-stop flights.

4. Comparison Shopping. Even if you think you found the best deal ever, check around. Compare the total cost of airfare (quoted prices plus all the extra fees you will be charged the day of travel).

5. Look For Vacation Rentals. If you have a decent sized family or you'll be traveling with friends and/or extended family, you may want to check into vacation rentals. There are lots of benefits to vacation rentals other than the weekly rate. You'll get a full kitchen, so this means you can go to the local supermarket and buy a bunch of food for breakfast, lunch, and a few dinners. You'll save a ton of money by not eating out every day. Plus, parents will get their own rooms, which is nice for privacy on your vacation!

6. Visit Areas That Don't Thrive On Tourism. If you go somewhere that depends on tourism as their main source of income, you're going to pay a higher premium to stay there.

7. Try To Avoid Eating Out! This is tough, and part of being on vacation is not worrying about cooking or cleaning. However,

try to find a place to stay that will at least include breakfast in the price. For lunch, try to eat light, and pack sandwiches, fruit, and granola bars to snack on. Wouldn't you rather spend more money on dining out for dinner than spend so much money on breakfast and lunch?

8. Flash Your AAA Card. Are you an AAA member? Keep in mind that you can save up to 25 percent or more on hotels, tourist attractions and events at hundreds of locations around the country. Visit the AAA website (www.aaa.com) to see what discounts and deals are available for members. When you're booking a hotel or flight package, make sure you check to see if the airline or hotel honors AAA discounts so you don't miss out on any deals.

9. Look For Kids Eat Free Deals. Many brand name hotels offer free accommodations for kids under 12. Other hotels might offer a complimentary breakfast for kids of a certain age. Be sure to check the "specials" page of any hotel Web site you book to find out if you're eligible for this offer.

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