



Get Financially Fit in 2013!



Quaker Oats Credit Union has several great products to choose from when it comes to paying for your meal at a restaurant!

Visa Debit Card

-There is **NO ANNUAL FEE**

-Withdraw up to \$300 per 24 hour period

-Use where ever VISA is accepted

MasterCard Credit Card

Quaker Oats Credit Union's MasterCard credit card has a fixed interest rate as low as 10.99% APR*. There is no annual fee and a 25 day interest free grace period on purchases. Payments are only 4% of your balance each month or a minimum of \$10.00 per month.

*Annual Percentage Rate

Visa Gift Card

-Load a Visa Gift Card with \$5-\$750

-Activation Fee is only \$2.50 or for a limited time, purchase 2 Visa Gift Cards and get the 3rd card with NO activation fee!



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 #11 10 Tips For Eating Out More Affordably

Dining out is still considered by many to be one of life's luxuries: no prep time, no dirty dishes and no menu planning. Unfortunately, it can also drain your monthly food budget.



Here are some tips that can help you and your family to continue enjoying the finer things in life!

1. Dine midweek

Many restaurants offer midweek specials that can save you up to 50% off your entrée. Typically, these specials occur on Tuesdays and Wednesdays which are considered the two slowest nights of the week for restaurants.

2. Early-bird specials

Dine before 6 p.m. and take advantage of early-bird specials. While these specials are typically associated with the elderly, they are available to all customers and offered at many dining establishments. These specials are also a great way for families with young kids to save money and still be home for bedtime.

3. Look for "Kids Night" deals.

Many restaurants offer a special night where kids under 12 eat free or at a greatly reduced price.

4. Share an entrée

Take advantage of big portions by splitting one with a dining companion.

5. Dine out for lunch

On average, lunch menus are 25% cheaper than dinner menus. Oftentimes the lunch menu is similar, with the only difference being portion size.

6 Discounted gift cards

**FREE Share draft
Checking***Free unlimited check
writing!*

Restaurants are becoming more and more promotional in recent years in an attempt to get customers in the door. Some chain restaurants, for example, are directly discounting their gift cards as a backdoor way of lowering menu prices. Keep an eye out for offers like a \$100 gift card discounted to \$80.

7. Get social

Follow the Facebook page or Twitter feed of your favorite restaurants and eateries. Many post exclusive deals and coupons, so give these social media outlets a quick glance before heading out the door.

8. Use coupons

Search the Internet or your local newspaper for a restaurant coupon before dining out.

9. Occasionally go fast food

Couples and families find they can have just as much fun without table cloths and a waiter/waitress.

10. Eliminate alcoholic beverages, appetizers and desserts.

Most of these are at least 50% the cost of an entrée.

So the next time you eat out whether it's with friends or the family, try some of these great money saving tips!

Source:

10 ways to eat out on the cheap

By Kyle James, U.S. News & World Report

[Forward email](#)



Try it FREE today.

This email was sent to dennis@quakeroatscu.com by dennis@quakeroatscu.com | [Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Quaker Oats Credit Union | 3535 Center Point Road NE | Cedar Rapids | IA | 52402-5530