



Get Financially Fit in 2013!



It's not too late to take advantage of OOCU's Buy 2 Get 1 FREE Visa Gift Card Special!

Now through Dec. 31st, when you purchase two Visa cards, we'll give you a third card with no activation fee!

Ask for Details!

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!

Visa Debit Card

-There is NO ANNUAL FEE

-Withdraw up to \$300 per 24 hour period

-Use where ever VISA is accepted



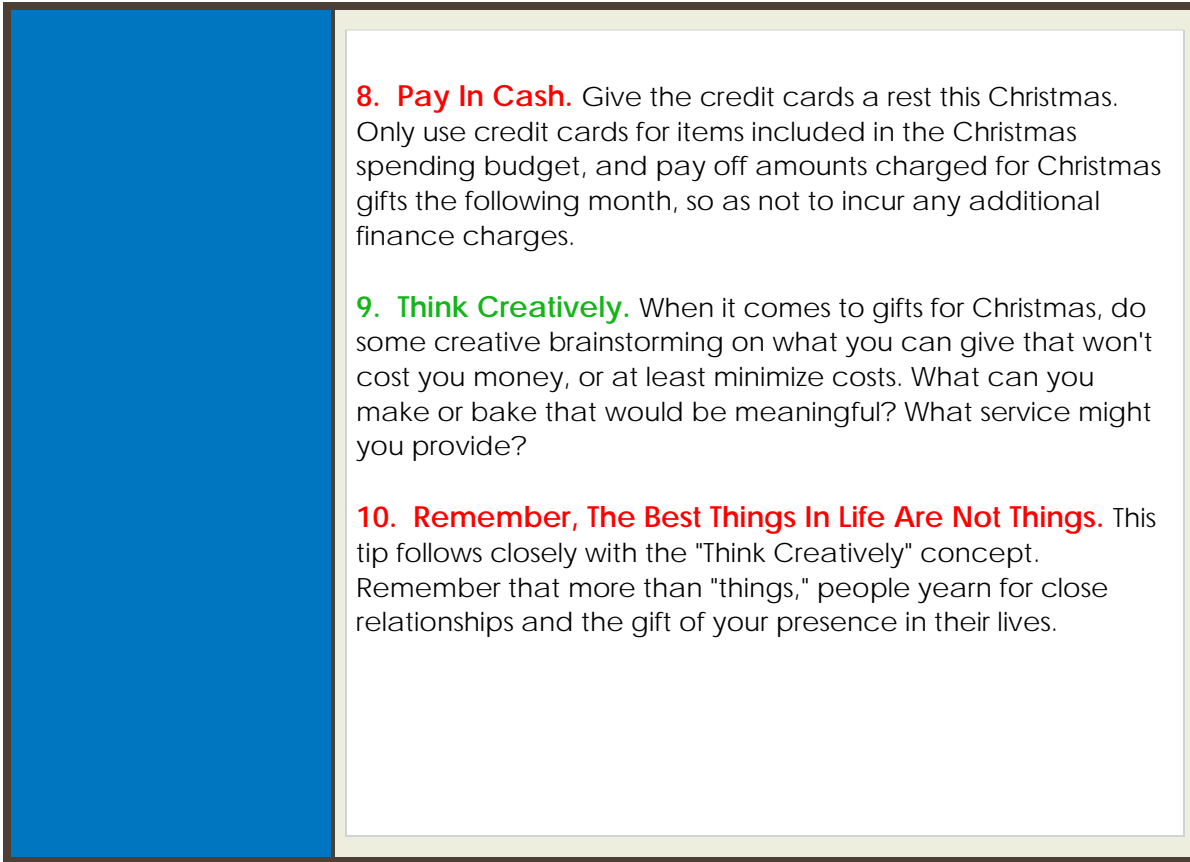
Check out our series on ways you and your family can get financially fit in 2013 by visiting our [website](#). You will be able to access all of our articles that include tips to help you improve your financial well-being!

Tip #12 10 Tips To Remember For Christmas

Here are some important tips to remember that will help make this Christmas season a merry one!



- 1. Establish A Budget For Christmas Spending.** Make a quick list of everyone you feel you need to "gift" this Christmas and decide how much you can afford to spend on Christmas gifts. Set this amount as your limit.
- 2. Stick To Your Budget.** Once you've set your Christmas gift budget, stick to it and don't budge.
- 3. Start Saving For Christmas A Year In Advance.** Make deductions to a Christmas account instead of waiting until December to charge it all.
- 4. Remember Credit Cards Represent Debt, Not Money.** Each time you use one it is like taking out a loan at the bank!
- 5. Don't Buy Yourself Anything.** The majority of people who go Christmas shopping end up buying items for themselves. Many don't take this into account when they set up their Christmas spending budgets.
- 6. Remember Not To Give In Order To Get.** Some calculate what they will give by what they will get in return.
- 7. Remember Those Who Are Less Fortunate.** Give to someone who has no ability to repay, or give to someone anonymously.



8. Pay In Cash. Give the credit cards a rest this Christmas. Only use credit cards for items included in the Christmas spending budget, and pay off amounts charged for Christmas gifts the following month, so as not to incur any additional finance charges.

9. Think Creatively. When it comes to gifts for Christmas, do some creative brainstorming on what you can give that won't cost you money, or at least minimize costs. What can you make or bake that would be meaningful? What service might you provide?

10. Remember, The Best Things In Life Are Not Things. This tip follows closely with the "Think Creatively" concept. Remember that more than "things," people yearn for close relationships and the gift of your presence in their lives.

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