



Stay Financially Fit in 2014!



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 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



Check out our series on ways you and your family can Stay Financially Fit in 2014. Watch for monthly emails that include tips that will help you improve your financial well-being in 2014.

Tip #7- How You Can Save On Your Summer Vacation

If you plan to load up the family and take a vacation this summer you are probably not looking forward to the amount of money your trip will cost.



Even if you budget for your vacation, families typically end up going over their budget due to unforeseen and additional expenses. You can help with all those vacation expenses by planning ahead and opening a vacation savings account at your local credit union months in advance or consider a small fixed amount vacation loan.

Family vacations are a great way to make lasting memories with your family but, it doesn't make good financial sense to go into debt for a vacation.

Here are 4 money saving tips for your summer vacation:

The St. Louis Post Dispatch travel expert, Amy Bertrand, offered some insight into how vacation planners can save some extra coin while on the road:

1. Choose the "right" day to fly. Slower days include Saturday, Tuesday and Wednesday, Bertrand says. Additionally, some experts say that booking your ticket on either a Tuesday or Wednesday morning may produce a lower rate too.

2. Book 14 to 21 days ahead of your trip. While it's fun to go on a last minute getaway, unless you have lucked into a great rate, chances are you'll pay a lot more.

3. Find hotel deals through sites like Getaroom.com.

Bertrand says that you can get discounts as low as 20% off your room rate using this site.

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.

4. Look for blogs or insider secrets. Knowing when to hit certain attractions can save you money, but also spare you big crowds. For example, if you are planning to visit Disney World, while nearly every day is crowded, less people visit the parks on Mondays and Tuesdays.

The best thing you can do when planning to go on a vacation is to try and save as much money before your vacation as possible. If you still need more money, you can get a vacation loan from your credit union at an affordable payment. Don't borrow too much, but don't short yourself either, you want to be comfortable while on vacation. If you have any money left over after your vacation, put it back on your loan and make a principle only payment. Be sure to continue to make your monthly payments and it will be paid off quicker.

Source: Don't Over Pay For Your Next Vacation

By Gina Ragusa,

www.creditunionsonline.com

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