

WISE THOUGHTS

The holidays are just around the corner, and many families are starting to plan their endof-the-year spending. But what about the rest of the year? When was the last time you took a look at your financial goals and made a budget?

For many people, budgeting isn't always on top of their list of things to do. It takes time, it can be tricky to start, and it can be stressful to work out a way to achieve goals. But it is well worth it to see what you have and where you're going.

We've put together a handy worksheet on our website to get you started. It contains budget tips and tricks, a goal tracker, a monthly budget worksheet, and a daily expense tracker. You can find this on our website at **greensboromcu.org/budget** or stop in any branch and ask a staff member for a printed copy. Your membership also includes MoneyDesktop, a budgeting app that you can take advantage of for free. You can find more details at **greensboromcu.org/moneydesktop**.

Remember, GMFCU is always here to help you understand your financial situation. Don't hesitate to give one of our Member Service Representatives a call if you have any questions.



JERRY WISE





Get rewarded with the GMFCU Mastercard[®]!

No Annual Fee • **No** Balance Transfer Fee **No** Cash Advance Fee

PLUS ScoreCard Rewards

Treat yourself.

See credit union for full details.



Come have breakfast with us on **Thursday**, **October 17!**

Visit each branch for coffee, sausage balls, and ham biscuits **from Biscuitville!**

Light refreshments will also be available throughout the day.

PLUS, enter our drawing to win a \$25 gift card or an "I ♥ My CU" shirt.*

*No purchase necessary.



Refer a friend to GMFCU and you both get \$25!*

Coming in November!

*Reward to be deposited in each member's account when the new member signs up for savings, checking, direct deposit and makes five debit card transactions. See credit union for full details.

If you're not following us on Facebook,

you're missing financial tips and tricks, our current promotions, and events happening at GMFCU!

facebook.com/GMFCU



Dealerships are offering the best deals of the year.

Come to GMFCU to get pre-qualified and get **90 days with no payments!***

Coming in December!

*Offer valid on vehicle refinance for loans from an outside financial institution. Offer valid December 1–31, 2019. See credit union for full details.



HOLIDAY CLOSINGS:

THANKSGIVING

Thursday & Friday, November 28 & 29

CHRISTMAS

Tuesday, Wednesday & Thursday, December 24, 25 & 26

GREENE STREET - MAIN OFFICE

217 N. Greene Street Greensboro, NC 27401

Phone: 336.373.2090 Toll-Free: 866.373.4628 Fax: 336.373.5896

Monday - Friday: 8:30 AM - 5:00 PM

SOABAR BRANCH

2200 Soabar Street Greensboro, NC 27406

Fax: 336.335.5556

Monday - Friday: 8:30 AM - 5:00 PM

RENAISSANCE BRANCH

2511 Phillips Avenue Greensboro, NC 27405

Fax: 336.907.7341

Monday - Friday: 9:00 AM - 5:00 PM

CLOSED: 1:30 PM - 2:30 PM

greensboromcu.org

member.services@greensboromcu.org



For after-hours and weekend service, visit a Credit Union Service Center. Over 5,000 branches across the U.S. Cash checks, make withdrawals, deposits, account inquiries, and loan payments. For locations, visit co-opcreditunions.org/locator.



