

CHRISTMAS SHOPPING ON A BUDGET!

It doesn't take a large present under the tree to say "I love you." Instead of squandering savings on extravagant gifts, get smart about holiday shopping. Here are a few tips on how to Christmas shop on a budget:

- 1 **Set a budget in advance—and stick to it.** Err on the side of moderation. Ask yourself: How much can I afford to spend this holiday season? Failing to set realistic spending limits can lead to unbridled shopping sprees — and debt.
- 2 **Avoid impulse buys.** Good Housekeeping suggests reining in your "inner spendthrift" to avoid what researchers have dubbed the "shopping momentum effect"—the thrill of buying one item can fuel more, usually unnecessary, purchases. Don't stray from the list!
- 3 **Give the gift of charity.** Consider donating \$25, \$50 or \$75 to a charity in someone else's name. It's a great way to do something selfless this holiday season while avoiding all the temptations that come with perusing the mall. Check out this list of vetted charities to donate to, or visit charitynavigator.org or charitywatch.org.
- 4 **Find hidden Amazon discounts.** Money Saving Expert points out that online retail giant Amazon has some great bargains for those who know where to look. The online Amazon Discount Finder tool can help bargain hunters find savings of up to 80 percent on some items.
- 5 **Eliminate superfluous expenses.** Does every gift really need a bow or expensive wrapping? Do gift bags have to have bells on them? Ditch the embellishments and streamline your gift-wrapping. Really, most of it ends up in the trash, anyway.
- 6 **Make your own Christmas gifts.** Going homemade can be a great way to add a personal touch to your holiday shopping list.
- 7 **Plan for next year by taking advantage of post-holiday sales.** The weeks after Christmas are the best time to stock up on things like wrapping paper, tableware and decorations, as many retailers trying sell off their holiday stocks will often offer big discounts on holiday trimmings.

Excerpt taken from <https://www.ibtimes.com/how-christmas-shop-budget-11-tips-holiday-shopping-wont-break-bank-1736186>



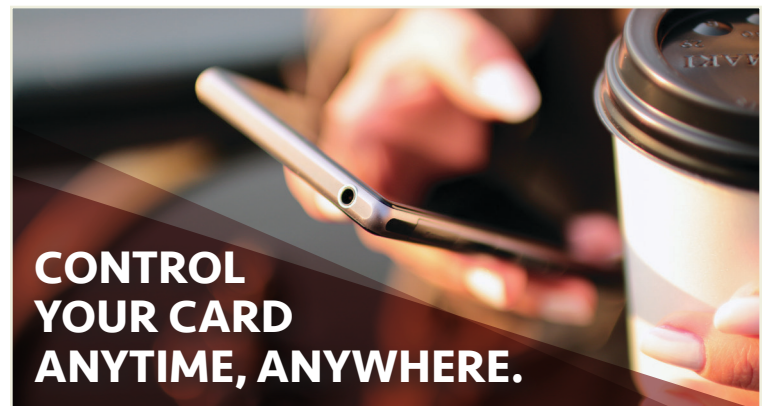
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HOLIDAY CLOSINGS:

VETERANS DAY (Observed) Monday, November 12
THANKSGIVING Thursday & Friday, November 22 & 23

CHRISTMAS Monday, Tuesday & Wednesday, 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



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GMFCU CARES!

Through October 18th we are partnering with the *Out of the Garden Project* to help children in need. Please bring metal cans* of spaghetti sauce and 1 lb. boxes of pasta to the branch to donate.

The spaghetti meals will be placed in backpacks and given out to children in need in Guilford County.

Look for donation boxes in the lobby. Donations are appreciated!

*Metal cans only, no plastic or glass containers. See credit union for details.

Don't forget to visit greensboromcu.org/forms to get your form today and participate in our **2018 Skip-A-Pay!**

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New Cars, Trucks, Vans & Motorcycles	APR* as low as 2.95%	Used Cars, Trucks, Vans & Motorcycles	APR* as low as 3.20%
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Home Equity Line of Credit Variable Rate	APR* as low as 5.0%	Share Certificate Secured up to 72 months	3.00% APY†
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Line of Credit/Overdraft/Personal Loans APR* as low as 9.95%

Account Type	Dividend Rate	APY†
Share Savings start at	0.30%	0.30%
IRA Savings	1.00%	1.00%
Checking (Share Draft)	0.25%	0.25%
Christmas Club	0.75%	0.75%

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*APR = Annual Percentage Rate. Individual rate is based on creditworthiness and loan approval.

†APY = Annual Percentage Yield.