



Welcome to the Ely Area Credit Union

As the final months of 2021 quickly approach, we would like to thank all of our members for your continued loyalty and support. We here at Ely Area Credit Union could not have made it this far without all of you!

We are heading into the final quarter of the year, and we want to help you finish strong. From prepping your kids for the new school year to countless hours of holiday shopping, Ely Area Credit Union wants you to know that we are here to be the guiding light for your financial success.

Again, thank you for taking the journey with us through 2021 and all of the uncertainty that it has held. As we close out the year, everyone at Ely Area Credit Union wants you to know that we are here for you and that we are wishing you a happy and healthy final quarter. Let's end this year strong!

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4 Fall Savings Tricks

In a season with falling temperatures and a costly holiday (hello, Halloween), it'd seem savings are hard to come by. Not so. Here are a few ideas for getting fall essentials for a lot less than you'd think.

1. Stock up on candy clearance.
2. Shop for garden tools at end-of-season sales.
3. Use DIY fall decor. Look around the house or yard to see what you have on hand that you can use to decorate.
4. Reverse your fans to reduce energy costs. In the fall and winter fans should rotate clockwise to recirculate the air.

Never stand in line to deposit a check ever again!

Just snap a quick picture to deposit it directly to your account. It really is that easy when you use Remote Deposit Capture!

Learn more:
elyareacu.org/online-services





Beware of These Common Holiday Scams

During the holidays, scammers focus less on giving and more on stealing. Shoppers looking for a good deal this holiday season should be aware of increasingly aggressive and unorthodox scams designed by criminals to steal money and personal information. Enjoy a scam-free holiday season by remaining vigilant against the following schemes.

Online Shopping Scams: If a deal looks too good to be true, it probably is! Steer clear of unfamiliar sites offering unrealistic discounts on brand-name merchandise. Scammers frequently prey on Black Friday and Cyber Monday bargain hunters by advertising "One-Day Only" promotions from recognized brands.

Payment Red Flags: Be cautious of sellers and websites that demand payment solely through gift cards. Credit cards provide several layers of security against fraud and are typically the safest way to conduct online shopping.

Charity Scams: Charity-related frauds increase during the holidays as individuals seek to donate money to those less fortunate. Criminals use phone calls, email campaigns, and fake websites to solicit on behalf of fraudulent charities. Scammers target people who want to donate to charity, then hoard their well-intentioned donations while those most in need never see a dime.

Are you and your car road trip ready?

With an auto loan from Ely Area CU, find the perfect car you need to take you anywhere! Hit the road when you apply today.

Learn more: elyareacu.org



How to Refinance Your Car Loan

Refinancing debt is a common strategy to address issues with your budget. By swapping out your old loan for a new one with lower payments or a lower interest rate, you have the option to free up funds in the short term or save money in the long term.

If you have a car loan, that's a good place to start because they tend to require fewer upfront costs and fewer years than having to refinance a mortgage, for example. We'll break down everything you need to know about refinancing a car loan, including how to decide whether or not it's the right choice.



Mobile Banking

Don't let your finances hold you back! Experience convenient banking at your fingertips when you download our mobile app! Check your balance, apply for loans, and more on the go!



Holiday Closures

November 11: Veterans Day
November 25: Thanksgiving
November 26: Black Friday

December 24: Christmas Eve
December 31: New Year's Eve