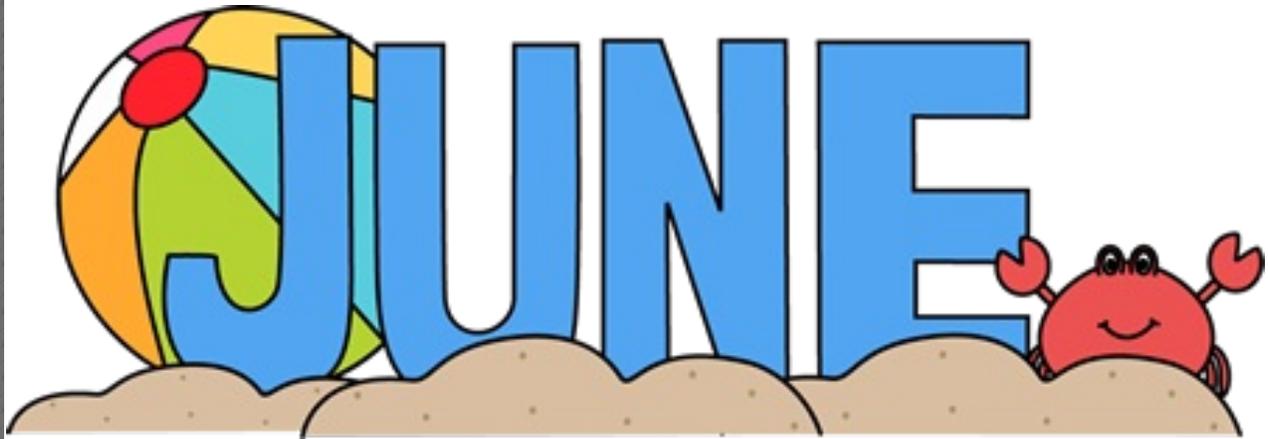


The Infirmary

Federal Credit Union

June 2019

Our monthly newsletter has helpful tips, timely articles, and special offers that'll keep you informed and up to date on all that's new for and available to The Infirmary Federal Credit Union members. Call, email or visit a branch and we'll help you with all your family's financial needs.



Three Ways We Can Help Fund Your Summer Vacation



Vacations are important for your physical and mental well being. But how are you going to get around the price tag on your getaway? Do you beg your friends for a loan, putting your most important relationships at risk? Do you risk going to a payday lender, ending up paying an **average**

of 400% in interest? You don't have to take extreme or irresponsible measures to fund the perfect summer vacation. Here are four ways The Infirmary Federal Credit Union can send you packing for your dream summer getaway.

Special Savings Account

It's easier to save up for a specific goal when you separate the funds that are earmarked for that goal from all your other savings. When you open up a special savings account at TIFCU with the sole purpose of using it to build funds for your summer vacation, you'll always know exactly how much money you've saved up. Plus, your money will grow, helping you reach your goal sooner. You may have already started saving up for summer expenses in your regular savings account. Move that money into a special savings account now so your vacation funds are in one location.

Vacation Loan

Ask how you can get a personal loan to help you fund the perfect family getaway. With low interest rates and flexible repayment terms, we will help you get those bags packed and plans made!

TIFCU Credit Card

If you think you can't possibly save up enough money to fund your vacation in time, consider applying for a TIFCU credit card. You'll get the funds you need for your getaway, and with our affordable interest rates, you won't go broke paying it back.

Vacation Club Account

Spread the cost of your getaway across the entire year by opening a Vacation Club Account at The Infirmary Federal Credit Union. Each month, you'll put aside a specified amount towards funding your vacation, and when summer rolls around, you'll have all the money you need for your vacation. And when you put in on payroll deduction, you'll never even miss the money from your paycheck. So set it and forget it (until vacation time) - it couldn't be any easier to save.

Get your vacation plans off the ground by stopping by TIFCU today and let us help you turn your dream vacation into a reality!

How to Enjoy a Busy Wedding Season Without Going Broke

Celebrating a friend's new marriage is great fun, but all those wedding invites can put a strain on your budget. According to research by Express Spending & Saving Tracker, the average wedding guest is out **\$673** for each wedding they attend.

No worries, though; you don't need to go into debt to attend. Follow our hacks and learn to celebrate in style —and within budget.



1. Save on airfare

- Clear your browser cache before searching for a flight.
- Get the lowest prices by booking your ticket for mid-week and/or taking a red-eye flight.
- Use apps like [Google Flights](#), [Kayak](#) and [Hopper](#) to help you find the best-priced tickets.

If your destination is within driving distance, you might choose to hop on a train, board a bus or rent a car with some friends and turn the drive into a fun road trip.

2. Think outside the registry

Jump off the registry bandwagon and get creative instead! You can gift the couple with a more personalized gift, like a themed breakfast basket for the morning after or tickets and reservations for a dream date night. No one has to know how much (or how little) you spent. Plus, your gift is sure to be memorable and treasured by the couple.

3. Don't buy a gown

Instead of dropping a ton of money on a gown you might wear once, rent one for a fraction of the price from rental services like [Rent the Runway](#). You can also borrow from a friend or purchase your dress gently used on sites like [PreOwnedWeddingDresses.com](#).

4. Invest in a good suit

If you're looking at several weddings over the next few months, it might be worthwhile to invest in a top-quality suit or tux you can wear again and again. Once you've got your suit, you can change up the outfit for different weddings by swapping the shirt and tie or the cummerbund and bow tie.

5. Use AirBNB

Instead of spending hundreds on a hotel stay for every destination wedding you attend, check out AirBNB for cheaper lodgings. Save even more by booking a full apartment or an

entire house with a couple of friends and splitting the cost.

6. Don't be afraid to say no

If you're asked to be a bridesmaid or an usher and you know you can't afford the associated costs, don't be afraid to explain your position to your soon-to-be-married friends. They'll likely understand and either accept your declination or adjust their plans so you can afford to be part of the wedding party.

Here's to a season of affordable and joyous wedding celebrations from all of us here at **The Infirmary Federal Credit Union!**



Did You Know?

- The first windshield wiper was patented by Mary Anderson in 1903. *Source: The Newsweek*
- The Toyota Corolla is the best-selling car of all time with 43 million models sold. *Source: MotorBiscuit*
- The most expensive Mustang, a 1967 Shelby GT500 Super Snake, sold for \$2.2 Million. *Source: AutoBlog*

How to Protect Yourself from identity Theft

Identity theft is the crime of using someone else's identity for personal gain. However, over the past few decades, it has become a more common problem. The rise of the internet and social media have caused a revolution in society. However, they have also made information more accessible for would-be thieves. Because of this, it's important to understand what identity theft is and how you can protect yourself.

[Click to Read More](#)



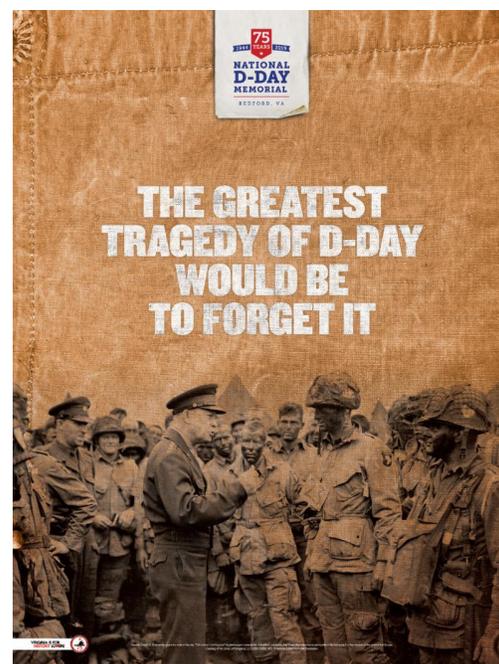
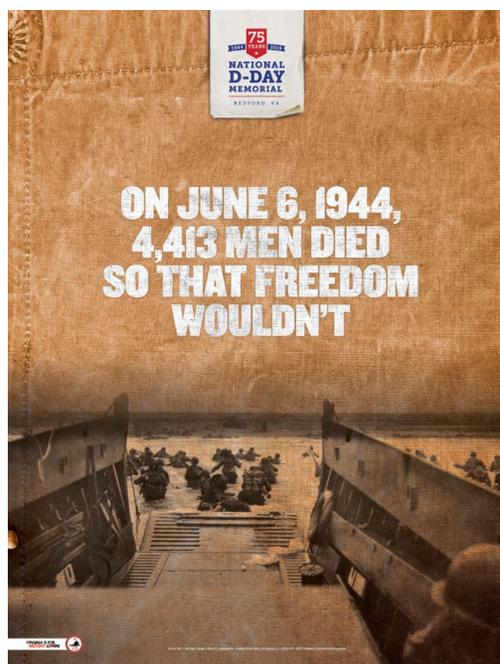


15 Ways to Lower Your Energy Bill - NerdWallet

Keeping the lights on isn't cheap - never mind the air conditioning, furnace and hot water heater. In fact, the typical family spends an average of \$2,200 per year on utilities, according to the Energy Department. Tweaking your usage can lower...

[Read more](#)

www.nerdwallet.com



Did you know TIFCU is part of the Shared Branching Network? You can take TIFCU with you wherever you go this summer!

No matter where you are in the country, you can use your Credit Union accounts for **FREE** throughout our nationwide network of participating credit unions. Access your accounts, make loan payments, and more, just like you would at our branches. Click to watch the

video explaining Shared Branching and how to use it. We've also posted links on our website, www.theinfirmaryfcu.com, which can help you locate Shared Branching locations as well as Community Cash and CU24 ATMs.

We're part of a nationwide Shared Branching Network of credit unions, providing you thousands of convenient locations



Look for the national logo displayed at participating credit union branches!

Provided by
Shared Services
for Credit Unions

The Infirmary

Federal Credit Union

Mobile Branch

130 Mobile Infirmary Blvd.
Mobile, AL 36607

Drive Up

Monday, Tuesday, Thursday, Friday

7:00 a.m. - 5:00 p.m.

Wednesday

10:00 a.m. - 5:00 p.m.

Lobby

Monday, Tuesday, Thursday, Friday

8:00 a.m. - 5:00 p.m.

Wednesday

10:00 a.m. - 5:00 p.m.

Fairhope Branch

750 Morphy Avenue (inside Thomas Hospital)
Fairhope, AL 36532

Monday and Friday

8:30 a.m. - 11:00 a.m.

12:00 p.m. - 5:00 p.m.

Wednesday

12:00 p.m. - 5:00 p.m.

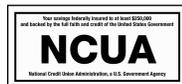
Routing/Transit Number: 265176232

Main Telephone Number

251-435-5900

Telephone Access System

251-435-5901



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