

Need more cash for the holidays!?

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**FIRSTLIGHT**  
FEDERAL CREDIT UNION

# MEMBER NEWSLETTER

»»»» **OCTOBER 2023**

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## FEATURED ARTICLE



**REFUEL YOUR WALLET**

FIRSTLIGHT  
FEDERAL CREDIT UNION

**1% CASH BACK**  
90-DAYS NO PAY

### REFINANCE & REFUEL YOUR WALLET

It's a quick, easy way to save money on your loan and could be the ideal solution for any savings need! Get **1% Cash Back\*** and **90-Days No Pay\*\*** when you refinance your auto loan.

[LEARN MORE](#)

# FINANCIAL EDUCATION



## 5 Easy Ways to Cut Monthly Expenses

Ever notice how your monthly expenses always seem to equal whatever salary you're making, even after you get raises? The phenomenon is called "lifestyle creep" and it can keep you from reaching all kinds of financial goals.

[Learn More](#)



## Get Creative! Lower your Holiday Spending

Holiday spending is often a spending plan-buster. The expenses can be numerous: presents, wrapping paper, cards, decorations, food, and travel to name a few. Yet very few people have an unlimited holiday budget.

[Learn More](#)

# FINANCIAL RESOURCES



## zogo

**Get paid to learn financial literacy with our new partner!**

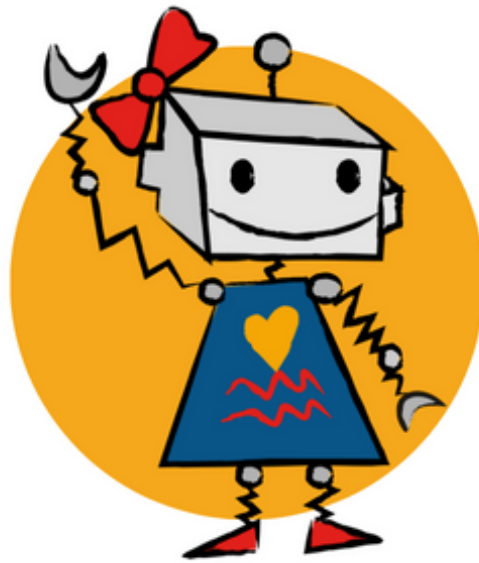
Zogo is a mobile app that teaches you financial literacy and rewards you for doing so!

[LEARN MORE](#)

**24/7**  
**Account Access**

**Meet Luna, FirstLight  
FCU's Virtual Assistant!**  
Get answers you need with  
exceptional, fast, and  
convenient service around  
the clock!

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**FIRSTLIGHT FEDERAL CREDIT UNION**



**LOANS**



**RATES**



## EVENTS



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