

Put a \$100 Bonus in Your Account

Refer a Friend or Family Member and You Both Get \$100

Know someone looking for a financial change? Let them know about the full financial service available at West Financial Credit Union. When your friend or family member opens a checking account with direct deposit we will welcome them with \$100.

Plus, when you refer a new member you also get \$100 bonus deposited to your account. Anyone in Wright or Hennepin County is welcome to join as well as members' family.

Check out our membership page for more info.



Going to the Boat Show? Stop Before You Shop.

Dreaming of warmer weather, cruising the lakes? We can help make it a reality with a West Financial boat loan. With the Minneapolis Boat Show running January 11 – 14 at the Convention Center, stop in now to get pre-approved for your boat loan.

It is simple and makes the dream of your perfect boat a reality.



Win a \$100 VISA Gift Card

Complete the West Financial Sudoku and drop off at the Credit Union, fax to Sandy at 763-557-0366 or scan and email to sjesberger@westfinancialcu.com by 1/15/18. All correct entries will be entered in a drawing for a \$100 VISA gift card.

Have fun and good luck.

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9				7			
						1	
						8	
			1	4			
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		4		6	7	2	

Name: _____

Phone #: _____



TurboTax

Turbo Tax Discount

Another West Financial Member Benefit

As a member of West Financial Credit Union, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return. Start TurboTax today and save!

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Go to lovemycreditunion.org to start saving.



\$20,000 in Scholarship Money Available

For the 2018 – 2019 school year, the Minnesota Credit Union Foundation Scholarship Council (FSC) is offering \$20,000 in scholarships — two \$3,000, two \$2,000, and ten \$1,000 scholarships post-secondary education. Application deadline is February 1, 2018. Scholarship recipients will be selected and announced in the spring of 2018. You can find complete details on the scholarship including eligibility requirements and how to apply at:

mncun.org/mpage/FSCscholarshipsFSC

Shopping Hacks for the New Year

Looking for ways to save or cut debt in the New Year? Up your game with these shopping hacks.

Shop solo. According to one survey, 64 percent of adults say they spend more with friends. Think of that friend who'll drop \$1,000 on a new phone, which makes the \$200 you spent look like a downright steal. But spending \$200 on something you don't need is still \$200 wasted, even if it's a fraction of your friend's damage. If you hate going solo, bring a frugal friend who's got your best (financial) interests at heart.

Keep your hands to yourself. According to researchers at the University of Wisconsin and UCLA, simply touching something in a store increases our "perceived ownership" of it—and the likelihood that we'll buy it. So the next time a helpful salesperson brings out an extra pair of shoes to try on or encourages you to swipe away on the tablet, resist.

Steer clear of the snotty salesperson. Call it the "Pretty Woman" effect. A study published in *The Journal of Consumer Research* found that shoppers were more willing to drop money on high-end clothing after interacting with a rude employee. Remember, it's their job to make you feel like you should buy something (whether they do it nicely or not). Better to just walk away.

Only buy necessities in bulk. Look out for "volume deals" on items you don't actually need, like 10 for \$10 seltzer waters at the grocery store—which is, in fact, not a deal if you only want two. This retailer trick is so effective that one chain saw a double-digit decline in sales when they offered a deal of one for \$1 vs. 10 for \$10. Stop and ask yourself if you'll really drink all that seltzer (or whatever) before loading up.

Put that online purchase on ice. Avoid online shopping temptations altogether by bypassing the "Buy Now" button. Many sites have a "wish list" option for putting items on hold. Put an item on the wish list and then really think about whether it is needed.

Limit the small stuff. According to one study, we're much more likely to indulge in small splurges—a pack of gum here, a magazine there—than big-ticket items, which we tend to spend more time considering. Makes sense right? That's the reason retailers pile them up around the register. They are called impulse items for a reason. The problem is that spending a few bucks at a time can add up. Limit yourselves to a certain number of small splurges per week and consciously avoid impulse buys at the checkout counter.

Carry bigger bills. Think a stack of Benjamins makes you look rich? It could actually make you rich—or at least make you more inclined to hold onto your money. Basically, it's much easier to drop smaller bills than break a larger one, even if it adds up to the same amount.

Picture savings success. Saving up for a vacation or home down payment? Give yourself a daily reminder about why you're not blowing cash on other stuff. Some suggest you leave your credit card at home to avoid temptation, but another option is carrying a picture of your goal with you. Each time you open your wallet or purse you will be reminded what the bigger goal is.



Join the Holiday Club



Does November come around each year and you wish you had done a better job saving for the holidays? Now is the time of year to start saving for next holiday season. \$50 every two weeks gives you \$1,000 by November 1st! We can set it up to automatically transfer into a savings account for you.

Maybe you are planning a big trip or event? This works any time of the year. Call or stop in and see how we can help make next holiday or any special occasion financially less stressful for you!



Get all the latest updates and offers. Don't miss out on any of the latest news. Like us on Facebook today.

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