

Quarterly Newsletter

from Brewer Federal Credit Union



How to Avoid Charity Scams

Charity scams spike after disasters, local tragedies, or by impersonating real nonprofits to steal donations. Scammers reach out via phone, mail, email, door-to-door, social media, and fake websites.

Watch for these red flags:

- Pressure to donate immediately
- Thank you call for donations you didn't make
- Requests for payment by cash, gift card, or wire transfer

Tips to ensure your donation is safe:

- Research charities ahead of time based on causes you care about
- Review the charity's website for clear info on programs, finances, and leadership
- Use watchdog sites like Charity Navigator, CharityWatch, and BBB Wise Giving Alliance
- Donate directly on the charity's official website, avoid third parties
- Never share personal or financial information with unsolicited solicitors

Stay informed and give safely!

Source: AARP



BREWER
FEDERAL CREDIT UNION

Smart Credit Use Ahead of Holiday Spending

The holiday season is fast approaching, and with it comes extra expenses. To help you manage your finances wisely, here are some smart credit card tips before the busy season kicks in:

1. **Set a Budget:** Plan your holiday spending and stick to it. Avoid impulse buys by knowing your limits.
2. **Use Your Credit Card Wisely:** Take advantage of your credit union's low-interest rates and rewards programs, but don't overspend just to earn points.
3. **Pay More Than the Minimum:** Try to pay your credit card balance in full each month to avoid high-interest charges.
4. **Watch for Fraud:** Holiday shopping increases the risk of fraud. Monitor your statements regularly and report suspicious activity immediately.
5. **Know Your Limits:** Keep track of your credit limit to avoid declined transactions or over-limit fees.
6. **Plan Ahead:** If you need extra funds, consider a low-rate credit union loan instead of relying solely on credit cards.



By using credit smartly this holiday season, you can enjoy the festivities without financial stress.

For personalized advice or to learn about our credit card options, contact Brewer FCU today!



Plan Now, Save Later: Year End Tax Tips

As the year winds down, it's a great time to get ahead on your tax and financial planning. A little preparation this fall can help you avoid surprises next spring, and possibly save you money.

Here are a few smart moves to consider before December 31:

- Max out your IRA or HSA contributions
- Review your withholdings to avoid a large bill or unexpected refund
- Check for charitable donations or deductible expenses
- Use your FSA funds before they expire
- Meet with a financial advisor to explore last minute savings strategies

At Brewer FCU, we're here to help you finish the year strong. Whether you need to open a savings account, contribute to an IRA, or just want help organizing your finances, we've got your back.

Need a year-end checkup? Contact us or schedule a meeting with one of our team members today!



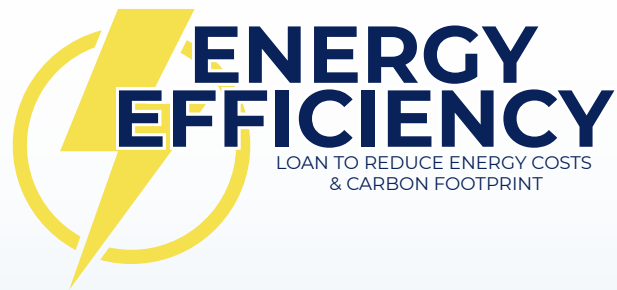
Cooler Weather, Smarter Homes



As temperatures drop, it's a great time to prepare your home for the colder months ahead. Whether you're planning energy-efficient upgrades like new windows, insulation, or heating systems, or tackling other home improvement projects, Brewer FCU can help.

We offer affordable home improvement and energy efficiency loans with flexible terms designed to fit your budget. Investing in these upgrades not only makes your home more comfortable but can also lower your energy bills year-round.

Contact us today to learn how our loans can help you create a smarter, more efficient home just in time for those winter months!



Brewer FCU's Energy Efficiency Loan offers a **fixed rate of 6.99% APR** and flexible terms **up to 60 months** for the following uses:

- Buy Energy Efficient or Energy Star® Appliances
- Install Heating/Cooling Systems
- Install Solar or Wind (Renewable) Energy
- Install Indoor Home Generator
- Make other Energy Efficient Upgrades

Apply Online at BrewerFCU.org
Call (207) 989-7240



*APR = Annual Percentage Rate. The monthly payment on \$10,000.00 for 60 months will be approximately \$198.00. Loan is subject to underwriting, credit qualifications, and approval. Membership at Brewer FCU is required. Federally insured by NCUA.

Credit Union Hours

Lobby and Drive-Thru

Monday–Wednesday
8:00 A.M. – 4:00 P.M.

Thursday and Friday
8:00 A.M. – 5:00 P.M.

Saturday
8:00 A.M. – 12:00 P.M.

*Saturday hours offered at
77 North Main Street only*

Office Locations

77 North Main Street · Brewer
p: 207.989.7240
f: 207.989.7857

229 Dirigo Drive · Brewer
p: 207.989.7240
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Mailing Address

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brewerfcu.org

Holiday Closings

Indigenous Peoples' Day
Monday, October 13

Veterans Day
Tuesday, November 11

Thanksgiving
Thursday, November 27

Christmas
Thursday, December 25

New Year's Day
Thursday, January 1

