



A Message From The Team

Our staff at Chaffey FCU would like to take the opportunity to show our appreciation and thank those that have made a difference in our lives.

- Thank you to all the teachers, administrators, and support staff working to keep our kids safe during in-person learning this year! My fourth grader is thrilled to be back on campus!
- I would like to recognize the Etiwanda High School Band and Color Guard where my daughter, Aileen, is attending for her freshman year. The Color Guard Team provides an opportunity to develop my daughter, giving her a lifetime of team experience while improving her skills and discipline that I can't do with her at home. Achieving success through long hours of practice and performance make a big difference in the kids' lives. She is much happier and enjoys school a lot more with the Color Guard Team.
- My son transferred in June from a public school to a private school, Bishop Amat. Last Friday was his first game on the Amat field after a CIF Sitting Out Period. He crushed it in football! All of the coaches are ecstatic. I can't wait to see what the future holds for my son. My daughter received the Dean's Honor Roll at Chico State. I'm one proud Mom.

Thank you for your membership!

- Chaffey FCU Team

IN THE COMMUNITY



Great BBQ from Frank's Catering

On August 5, Chaffey sponsored a staff lunch for Ontario High School, courtesy of Frank's Catering. They showed their support for small businesses by allowing Frank's to strut their grilling skills!

Teacher Goodie Boxes

Chaffey pieced together goodie boxes to welcome back teachers! These boxes were passed out to all teachers who visited a branch. The rest of the remaining boxes were donated to local schools.

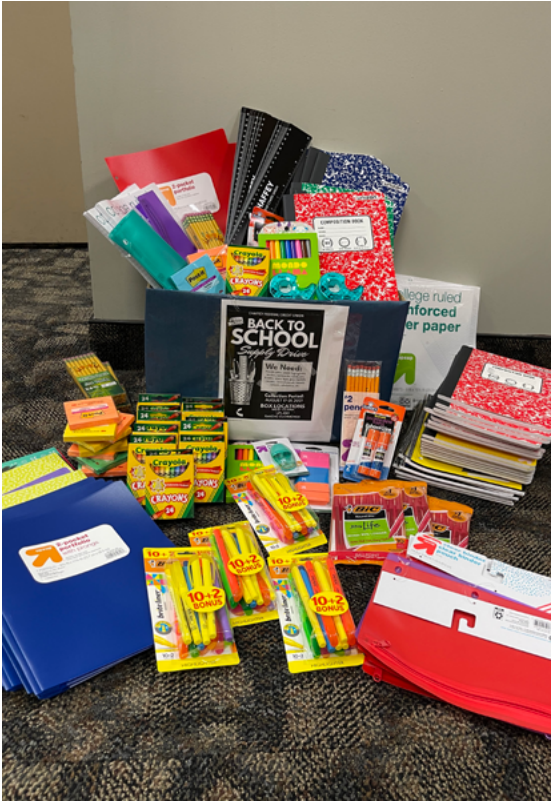


Autoland

Here are some happy Members who used Autoland to buy a car. They were very satisfied with the process. Check out Autoland today and score the ride you deserve!

[LEARN MORE](#)

IN THE COMMUNITY



Chaffey Federal Credit Union Back-To-School Supply Drive

Throughout the month of August, Chaffey FCU partnered with Hope Through Housing to gather school supplies for those in need. Each of Chaffey FCU's branches and their staff were able to donate a generous amount of school supplies!

Upland High School Gathering of Excellence

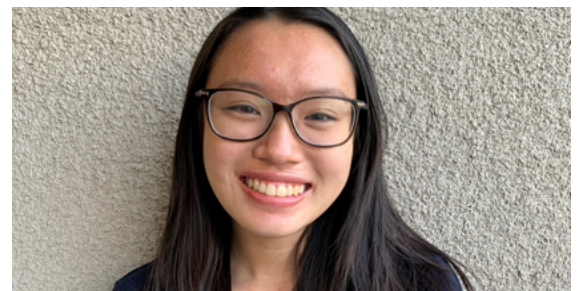
On August 20, Chaffey attended and helped sponsor the Gathering of Excellence event, welcoming back teachers for the Upland Unified School District. Chaffey's booth was set up for people who were interested in our services or had financial questions!



April Nguyen's Last Day

9/10/2021

April Nguyen started her internship here at Chaffey FCU during her senior year at Alta Loma High School in October 2020. Since then, she has been involved in many CFCU projects, and she has also been more involved in the community.



Towards the last few months of her internship, she expressed interest in working on the teller line to gain experience for potential future jobs.

She will be missed, but we are excited for her! She will be starting her college career at UC Irvine this semester.



HOLIDAY BUDGETING

The holiday season is supposed to be a joyful time, but shopping for gifts and decorations can cause unnecessary financial stress. However, with a good budget and thoughtful planning, your holidays can be a little less stressful.

Use the tips and tools below to enjoy the season without letting holiday spending blow your budget.

- 1. Set your budget.** The best way to start making a holiday budget is to look at last year's spending. In what areas did you spend more than planned? Next, list the major items, activities, and events you plan to spend money on this year, including gifts, entertaining, meals, and travel. Estimate how much you can afford to spend in each category. Set a specific spending limit for each person on your gift list. Many financial planners recommend spending no more than 1.5% of your annual income on holiday expenses. Knowing your spending goals long beforehand will help you stay on track financially as the season nears.
- 2. Do it yourself.** Homemade gifts can be a less expensive and more personal alternative to store-bought presents. Search for gift ideas online or spend an afternoon making baked goods for family and friends.
- 3. Join forces.** Instead of spending money on each other this year, consider teaming with friends and family to give to those who may be less fortunate. Online opportunities can be found at the websites of Oxfam International and ACCION.
- 4. Travel wisely.** If you plan on traveling during the holidays, take some time to determine how much it will cost you with a **travel planner**, and try these **Tips for Saving on an Overseas Trip**.
- 5. Entertain for less.** Holidays are a wonderful time to entertain, and a little planning and budgeting can keep events stress-free. Take some time to plan out an event that isn't a huge expenditure.



'TIS THE SEASON FOR GREAT SAVINGS!

Chaffey Plus Checking

Chaffey PLUS Checking¹ provides a wide range of benefits from helping to protect your identity to providing smart discounts on financial services and everyday purchases. In addition to all the basic checking benefits, **Chaffey PLUS** gives members:

- **Dividends**
- **Free Checks**²
- **Free lost debit card replacement**
- **Travel and leisure discounts**³
- **Shopping Rewards™**³
- **3-in-1 credit report**



AND SO MUCH MORE!

¹. Some benefits require registration and activation. For complete details of this checking account, speak with a Chaffey FCU representative.
². Free checks are limited to one box per year for all members. Members age 55+ qualify for FREE senior checks.
³. Available online only.

VISIT OUR WEBSITE TO LEARN MORE

SEASONAL SAVINGS GUIDE



There are several ways you can save money during the upcoming fall and holiday seasons. Setting up decorations, preparing for gatherings, and adjusting to cooler weather does not always come cheap. That's why we've provided a guide on several ways you can save in the coming seasons. Here are a few ways you can make some hidden savings each month.

October:

Do Halloween for less with homemade costumes and bulk candy. Start stocking up for Thanksgiving – grocery stores are pushing all things holiday including canned goods, baking supplies, frozen foods, beverages, kitchen gadgets, etc.

This is also a good time to think about prepping your home for winter. Examine your thermostat and heating system, do a draft check, insulate, and do an outdoor clean-up. This can save you big-time on utility bills while also creating a warm and cozy atmosphere.

November:

Think about your holiday plans and how you can save. If you're traveling, book early and travel off-peak if possible. If you're hosting, consider a potluck where each guest contributes a dish or beverage. Holiday sales begin on Black Friday, so make your list early and try to find the best deals in-store and online. Keep in mind, now is a good time to get good buys on everyday necessities and items for your home, not just gifts.

December:

Set a holiday budget and stick with it. When it comes to family gift exchanges, suggest a pollyanna in order to minimize the money and time spent on gift-buying. Rely on the money you saved in your Chaffey FCU Holiday Club Account and avoid going into debt by overspending. Year-end tax tips: Start thinking about the New Year and what your tax bill will look like. Think about strategies to lower your bill, like paying January's mortgage payment or donating to charity. Consult your tax advisor for advice.



Stay Connected

Web: www.chaffey.com

Email: chaffeymail@chaffey.com

Visit Us

Upland Branch

1024 W. Foothill Blvd. Upland, CA 91786

Monday - Thursday: 9:30 a.m. - 5:00 p.m.

Friday: 9:30 a.m. - 5:30 p.m.

Saturday: Closed

Sunday: Closed

Rancho Cucamonga Branch

9679 Baseline Rd.

Rancho Cucamonga, CA 91730

Monday - Thursday: 9:30 a.m. - 5:00 p.m.

Friday: 9:30 a.m. - 5:30 p.m.

Saturday: 9 a.m. - 1 p.m.

Sunday: Closed

West Covina Branch

2333 S. Azusa Ave.

West Covina, CA 91792

Monday - Thursday: 9:30 a.m. - 5:00 p.m.

Friday: 9:30 a.m. - 5:30 p.m.

Saturday: 9 a.m. - 1 p.m.

Sunday: Closed

**Follow us on Facebook,
Twitter and/or Instagram!**



Please visit www.chaffey.com for complete branch information and business hours. Information in this newsletter is subject to change. Visit www.chaffey.com for current rates and information. All loans subject to credit approval.

Are You Fully Vaccinated?

No? Masks Required

Yes? Masks Optional

For the safety of our Members and Staff, masks are required to be worn while in a private office.

Thank you for your cooperation.

Holiday Branch Closures

Veterans Day

Thursday, November 11

Thanksgiving Day

Thursday, November 25

Black Friday

Friday, November 26

Limited Hours: 9 a.m. - 2 p.m.

Christmas Eve

Friday, December 24

Limited Hours: 9 a.m. - 2 p.m.

Christmas Day

Saturday, December 25

New Year's Eve

Friday, December 31

Limited Hours: 9 a.m. - 4 p.m.

New Year's Day

Saturday, January 1



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