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HOLIDAY CLOSURES

Memorial Day:  
Monday, May 27

Juneteenth:  
Wednesday, June 19

Independence Day:  
Thursday, July 4

BUDGET-FRIENDLY SUMMER FUN  
5 AFFORDABLE ACTIVITIES TO CREATE  
LASTING MEMORIES WITH YOUR KIDS

Summer is around the corner, and it's the ideal time to create lasting memories with your children without going over budget. While it may be tempting to go on a lavish vacation or visit an expensive theme park, there are plenty of affordable activities that can provide endless fun for your family. Here are five delightful and inexpensive things you can do with your kids over the summer:

1. **Chalk It Out:** Grab a bucket of chalk and draw to your heart's content. Create a positive message about the world, make it a themed mural, or recreate your favorite cartoon characters! The only limit is your imagination!
2. **Look to the Stars:** Pick a nice, clear night away from city lights. Bring a treat, and then look at the stars for an hour. Have a list of constellations ready? Download a free stargazing app, then try to find all the constellations on your list!
3. **Family Game Night:** Dedicate a few hours of fun for the whole family and have a game night! Try classics like Pictionary or Go Fish!
4. **Check Your Local Library:** During the summer, check your local library to see what events they host!
5. **Bubble Day:** Make it a bubble day! Look for ways online to create a good bubble solution and giant wands, and go out for your bubble extravaganza. See who can make the most giant bubbles and treat them with bubble tea!



## 6 WAYS TO FINANCIALLY PREPARE FOR COLLEGE

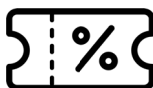
As high school graduation approaches, the excitement of heading off to college can be overwhelming. While it's a time for new experiences and opportunities, it's also essential to consider the financial aspect of this transition. With the rising costs of education, understanding how to prepare for college financially is crucial, and it involves more than just packing your bags.

- Budgeting:** List all your anticipated expenses, including tuition, housing, books, food, transportation, and personal items. Knowing your financial boundaries will help you make informed decisions.
- Explore Scholarships and Grants:** Scholarships and grants are your best friends. Look for as many opportunities as possible. They don't require repayment, making them an ideal source of financial aid.
- Credit Cards:** If you decide to get a credit card, use it responsibly. It can help build your credit history but avoid excessive spending and high interest rates. Pay your balance in full each month to prevent accumulating debt.
- Emergency Fund:** Start building an emergency fund. Having savings aside for unexpected expenses can provide peace of mind and help you avoid turning to high-interest loans or credit cards.
- Financial Education:** Take advantage of financial literacy resources. Your credit union can provide guidance on budgeting, credit, and saving for the future.
- Part-Time Work:** Consider part-time employment during college. It can help cover living expenses and reduce the need for loans.

### HOW TO FIND THE BEST COUPONS

You're looking to save, and we're here to help. Here are some ways to find the best coupons and make the most of your purchases:

- Check a retailer's website. Many retailers will offer exclusive coupons on their websites that work in-store and online
- If a retailer has a free loyalty program, this can be one of the best (and sometimes only) ways to get exclusive discounts through them. A best practice is to have a dedicated email when you sign up to keep it separate from your own
- Save on shipping costs and take advantage of retailers that offer matching against competitors. Always check their terms and conditions, but you may even be able to stack another coupon with it
- If you use a credit card for most of your shopping, look for browser extensions to use and take advantage of cashback promotions



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## THINGS TO KNOW FOR TAX DAY

As Tax Day approaches, here are key points you should keep in mind:

- Deadline:** Tax Day is usually April 15, but it can shift if it falls on the weekend or holiday.
- Extensions:** If needed, request an extension, but remember it doesn't delay tax payments.
- Document Gathering:** Collect W-2s, 1099s, and deduction receipts.
- Filing Status:** Your filing status impacts your tax rate and deductions.
- Credits and Deductions:** Explore opportunities like the EITC and deductions for education, homeownership, and charity.
- E-File:** It's secure and speeds up processing.
- Tax Brackets:** Understand them to calculate your taxes accurately.
- Scams:** Beware of tax scams - the IRS won't request info via email or phone.
- Professional Help:** For complex situations, consult a tax professional.
- Plan:** Adjust your withholding to avoid over/underpaying.
- State Taxes:** Check your state's rules.
- Direct Deposit:** Opt for direct deposit for faster refunds.
- Stay Informed:** Tax laws change, so stay updated.



### READY TO JET SET?

Take off with our vacation loan! Say "bon voyage" to financial stress and "hello" to your dream getaway. Apply now and make your vacation dreams a reality!

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