

BANKNOTE



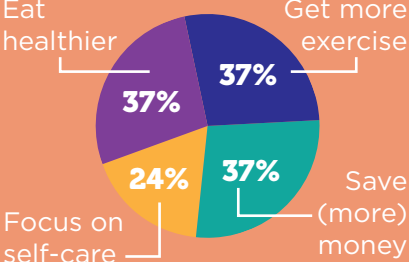



“You must gain control over your money or the lack of it will forever control you.”

– Dave Ramsey

New Year's Facts

Here are some New Year's Facts to reflect on:

 <p>\$1.1 BILLION Approximate cost of New Year's air travel with the most popular US destinations being Orlando, Anaheim, and Honolulu</p>	<p>NEW YEAR'S RESOLUTIONS:</p> <ul style="list-style-type: none"> • 65% of people make New Year's Resolutions • 9.2% follow through on said resolutions • 77% set financial goals
 <p>8 IN 10 Americans spend under \$200 on New Year's Eve.</p>	<p>The most common New Year's Resolutions are:</p> 
 <p>\$758 The cost difference for a couple to go to dinner and a show on New Year's Eve in New York (most expensive) and Philadelphia (least expensive).</p>	<p>80% of resolutions fail by February!</p>

You don't have to be a part of the 80% when it comes to your financial goals! Let us help you.

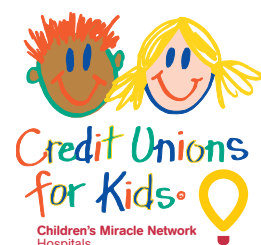
We have a wide variety of services that can help you organize your finances, so you can spend less time fretting about money and more time on things like exercise and sleep.

Children's Miracle Network Hospitals® Credit Unions for Kids®

The holidays might be over, but giving never goes out of season! South Metro Federal Credit Union will soon be kicking off its Chain of Hearts campaign which **runs from Jan. 8 through Feb. 28**

The campaign — an annual fundraiser organized by the Minnesota Credit Unions for Kids program to benefit Gillette Children's Specialty Healthcare — encourages members, community residents and area businesses to contribute by purchasing paper links. During the campaign, hearts and links are personalized and added to the chain.

Show your love to Minnesota's kids! Gillette treats kids with disabilities and complex medical conditions in all Minnesota counties and beyond. Stop by any branch of the credit union, put your name on a paper heart, and support Gillette Children's Specialty Healthcare. Find out more about Credit Unions for Kids at www.mncu4kids.org. #CU4Kids





#ICYMI

> Santa visited our Shakopee branch on December 1 and brought two of his reindeer with him! There were cookies, cocoa, a coloring contest, and drawings!

> **SAVE THE DATE!**
Santa's next visit to Shakopee will be Saturday December 7, 2019.
Everyone's Invited!

Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund — without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!



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More From Love My Credit Union Rewards

Discover Sprint's Network Reliability & Cash Rewards

The benefits of credit union membership will have you seeing dollar signs. Right now, credit union members can get cash rewards for each new line you activate with Sprint®! Visit LoveMyCreditUnion.org/Sprint for all the details and special offers.



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