

10 WAYS TO SAVE AT THE PUMP

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YOU'RE INVITED TO A MOCKTAIL PARTY!

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Financial focus

ADDRESSING THE NEEDS OF OUR MEMBERS AND PLANTING THE SEEDS FOR A SECURE FUTURE



Take some sting out of your next visit to the pump with these handy money-saving tips:

- 1. **Avoid running on empty** - When your car is on empty you're actually using more gas because your vehicle is running less efficiently. Fill your gas tank when you have half a tank or a little less.
- 2. **Fill up on weekdays** - Prices usually rise on the weekend, so the best times to buy gas are typically on Tuesday afternoons or Wednesday mornings.

10 Ways to Save at the Pump

Visit www.gasbuddy.com to find the cheapest gas prices available in your area

- 3. **Visit Online Resources** - Go to www.gasbuddy.com to find the cheapest gas prices available in your area.
- 4. **Maintain your car** - Always go to a repair shop if your "Check Engine" light comes on - a faulty oxygen sensor could be the cause, lowering your mileage significantly.
- 5. **Buy gas from busy stations** - Gas station pumps that are refilled regularly are more likely to have fuel that is fresh. Fresh gas has more power than gas that has been sitting in a station's pump.
- 6. **Slow down** - Driving at posted speed limits saves fuel and saves lives. Each 5 mph over 60 mph is like paying an additional 10 cents per gallon.
- 7. **Avoid idling** - Shut off the engine if you have to sit in your car for more than one minute.
- 8. **Check your tire pressure** - Under-inflated tires require more energy to roll. More energy means more gas.
- 9. **Less is more** - Don't carry around items you don't need. For every 100 pounds of weight in your car, fuel economy decreases by one to two percent. Put heavy items in the trunk instead of on a roof rack, which creates drag and eats up gas.
- 10. **Made in the shade** - Park in the shade instead of the sun and it will minimize fuel evaporation.

Join us for a Mocktail Party!

Thursday, January 22, noon-3pm at Lakes Area Credit Union

Scrape away the Blues with Lakes Area Credit Union and AAA on January 22, from noon-3pm. AAA will be serving complimentary drinks, treats, and free copies of "mocktail" recipes books. Members will also receive a free fleece ice scraper with a no obligation auto insurance quote. Plus, members can enter in a drawing to win a set of AAA luggage and two tickets to a local music event! We hope to see you there!





MasterCard Payment Update

If you prefer to make your MasterCard payments at the Credit Union, please note, **your payment must be received before 2PM for same day processing.**

Visit MasterCard's website, <https://www.gotomycard.com> to access your credit card information, view your transactions, and make payments directly from your Lakes Area Credit Union accounts. New users must register first if not already enrolled.

March of Dimes March for Babies

Each year, the employees at Lakes Area Credit Union are dedicated to raising funds for the March of Dimes multi-million dollar national campaign to decrease the growing rate of premature births, birth defects and infant mortalities.

Lakes Area Credit Union hopes to surpass last year's donation of \$542.00 by introducing a new fundraiser called, "Crack Open the Safe and Win!" Individuals can purchase and draw combinations to a safe. If your combination opens the safe, you will win one of 25 fabulous prizes. Prizes include a weekend getaway to Rutgers Sugar Lake Lodge, an iPod Shuffle, a household tool kit, gift cards, gift certificates and more! Purchase your combinations and play today at Lakes Area Credit Union. Combinations sell for 1 for \$1.00 or 6 for \$5.00.



ALL FUNDS are donated to the March of Dimes March for Babies.

The Ultimate Car Shopping Resource

Get power at your fingertips when it comes to researching, locating and buying your next vehicle with Lakes Area Credit Union's AutoSmart program. Nothing could be easier. Nothing could be quicker. And nothing could be more valuable.

This is another great credit union benefit that helps put you in the driver's seat at the dealership. Why walk onto a dealer's lot unprepared, when you can equip yourself with the knowledge that could make a big difference during price negotiations!

Get trade-in values, price quotes from dealers, car-shopping tips, auto reviews, credit information - you can even connect with your local car dealerships and gain access to their inventory for a truly no-hassle car shopping experience.

Learn more about this valuable program by going to www.lakesareacu.com and clicking on the link, "Shop New and Used Vehicles."

Next time you're ready to buy a new or used car, remember to turn to Lakes Area Credit Union first.

Lobby Hours

Mon, Tues, Thurs, Fri
8:00am-4:00pm
Wednesday
8:30am-4:00pm

Lakes Area Credit Union

18 NW Fourth Street
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www.lakesareacu.com

Drive Up Hours

Mon, Tues, Thurs, Fri
7:30am-5:00pm
Wednesday
8:30am-6:00pm