



## **A Thought For The New Year:**

QUOTE:

“Every great dream begins with a dreamer.  
Always remember, you have within you  
the strength, the patience and the passion to  
reach the stars to change the world”

— H. Tubman



*During the Holiday Season more than ever,  
our thoughts turn gratefully to those who  
have made our progress possible.  
And in this spirit we say, simply but sincerely*

**Thank You and Best Wishes  
for the Holiday Season  
and a Happy New Year**



# *Check it Out!*



**Check Out  
Friendly Federal  
Credit Union's**

**FREE AND EASY  
TO ACCESS  
CHECKING ACCOUNT**

- 1.) No Minimum Balance
- 2.) No Monthly Service Charge
- 3.) FREE Visa Debit Card
- 4.) No Limits on Check  
Written per Month

# WINNERS OF THE

Carl D. Ross  
& Anthony Pane  
Scholarships:



Alexxis Langton  
and  
Lorraine Yanjtovich

*For More Information  
About These Scholarship  
Programs, Contact FFCU  
at 724-375-0488*



**New Year...  
New Car...  
Apply Today!**

**TERMS  
UP TO 72 MONTHS  
FOR ALL CARS**

**CALL OR VISIT  
OUR OFFICE FOR  
MORE INFORMATION**

**NOTE:  
EMAIL &  
MOBILE BANKING  
SIGN UP IN 2015**

**Both Are Available!  
Call Our Office Today!**

## Holiday Closings

New Year's Eve - December 31  
(Closing at 1:00 p.m.)

New Year's Day - January 1

Martin Luther King, Jr. Day -  
January 19

President's Day - February 16

# Save to Spend



Think about things you want in the next few months, the next year, and beyond. Do you want to buy a laptop or a car? Or are you planning to travel, go to school, or rent an apartment?

The first step is to put your goals in writing. Then it's time to create a spending plan to give yourself enough money to meet your everyday expenses, while helping you save for both your short- and long-term goals.

## Five Steps to Smart Saving and Spending in 2015

1. *Get a true picture of how you spend your money.* To help find where your money goes, save all your receipts or carry a notepad with you to jot down all purchases for at least two weeks. Then group your expenses into categories, such as entertainment, transportation, food, and gifts. Figure out how

much you're spending each week, month, and year.

2. *Make a list of your income.* Write down what you earn from allowances, jobs, and gifts as soon as you get it. Calculate what you make each week, month, and year.

3. *Evaluate your situation.* Do your income and expenses even out? Are you spending more than you're making? Or do you have money to spare?

4. *Create a spending plan.* Figure out how much you need to save each month to reach your goals. Then decide how you'll come up with this money. When making your plan, it's better to figure you'll spend a little more and make a little less than you think. Look for some easy ways to save, like brown bagging it for lunch or cutting back on entertainment or clothing. Remember, even saving \$1 a day will give you \$365 a year to put toward your goals.

5. *Put your plan into action.* For one month, try to make your actual spending match your plan. Do you have enough money to save for your goals? If not, make some adjustments and repeat this step. You can decide to work more, spend less, or set a more realistic target date. Once you reach a review your plan and tailor it to fit your next savings goal.

the **bottom line**

Friendly Federal Credit Union

### Aliquippa

#### Home Office/Branch

2000 Main Street • Aliquippa, PA 15001

Phones: 724-375-0488 and 724-375-3490

Fax: 724-375-1938

Email: [ffc@timesnet.net](mailto:ffc@timesnet.net)

Web: [www.friendlyfcu.org](http://www.friendlyfcu.org)

### Baden Branch

384 State Street • Baden, PA 15005

Phone: 724-869-3500

### Office Hours - Both Locations

Monday, Tuesday, Wednesday, Thursday  
9:00 a.m. - 4:00 p.m.

Friday - 9:00 a.m. - 6:00 p.m.

Saturday - 9:00 a.m. - 12:00 p.m.  
(Aliquippa Office Only)

Your savings insured to \$250,000 by NCUA  
National Credit Union Administration,  
a U.S. Government Agency

The Bottom Line is published quarterly  
as a financial service for all our  
members and their families.

