

Got Credit Card Debt?
Consolidate with a Signature Loan
QsideFCU.org/signature-loans

POST-HOLIDAY SHOCK?

CHOP DOWN YOUR CREDIT CARD INTEREST RATES



Have you accumulated high credit card balances from holiday shopping, but you're tired of paying fees and high interest rates on those bank and department store credit cards?

Transferring your credit card balances to a Qside MasterCard Platinum Credit Card can significantly lower your monthly payments because our fixed interest rate of 8.9% APR* is so low. Plus, there's no balance transfer fee so you won't need to factor in any surprise costs.

Features:

- Fixed 8.9% APR*
- No balance transfer fee
- No annual fee
- No cash advance fee
- Credit limits up to \$50,000**
- Same low rate for purchases & cash advances
- CardNav app, giving you full control over your card

LEARN MORE & APPLY TODAY AT:

www.QsideFCU.org/platinum-mastercard

*APR = Annual Percentage Rate.

**Based on individual creditworthiness.

HOLIDAY HOURS

New Year's Day	Monday, January 1, 2024	CLOSED
Martin Luther King, Jr. Day.....	Monday, January 15, 2024	CLOSED
Presidents' Day	Monday, February 19, 2024	CLOSED

Qside Federal Credit Union
211-31 Jamaica Avenue
Queens Village, NY 11428

www.QsideFCU.org
Email: Info@QsideFCU.org
Phone: (718) 353-1300
Fax: (718) 353-5399

BRANCH HOURS:

Mon., Tues., Thurs., Fri.
9:00 AM – 5:00 PM

Wednesday
11:00 AM – 7:00 PM

BOARD OF DIRECTORS:

Gerald Waters, Chair
Jacek Drozda, Vice Chair
David Diamond, Secretary
Shawn Mackey, Treasurer
Russell Bramwell, Director
Monica Reid, Director
J. Simone Posner, Director

SUPERVISORY COMMITTEE:

Sonia Walkes, Chair
Oswald Brown
Steven Seeley
Irvin Jones
Sharon Watson



The Annual Percentage Rate for a Qside FCU EquiFlex Home Equity Line of Credit is 9.0% for the first quarter of 2024.

Rate Effective 01/01/2024

Five Resolutions for 2024 to Trim Spending and Reduce Stress

Now is the perfect time to make a resolution to save more money. These five tips will help you trim spending, beef up savings, and reduce stress.

1. Pay it off.

Pay off your credit cards to save money. Let's say you have a \$2,000 balance at 18% interest. If your minimum payment is 2% of the balance due each month, it will take you 19 years to pay it off and you'll incur \$3,862 in interest. But if you increase your monthly payments to 8% of the balance due--much more than the minimum--you'll reduce the payback time from 19 years to three years and nine months, and your interest costs now are only \$433. You've just "saved" \$3,429.

2. Conserve.

Small changes mean big savings on your utility bill:

- * Properly insulate all ducts.
- * Use programmable thermostats. Turn your thermostat back 10% to 15% for 8 hours each day during the winter to save as much as 10% a year on your energy bill.
- * Use ceiling fans to reduce both cooling and heating bills.

3. So what's a buck?

Grab a calculator. Add up what you spend on so-called "little things" that end up being budget-busters:

- * If you spend \$1.00 a day on soda, that adds up to \$365 a year.
- * If you spend \$2.75 a day on coffee, that's \$1,003.75 a year.
- * If you spend \$6.00 every weekday on fast food, that's \$1,560 a year.

4. Tune it up.

Regular automobile maintenance--including low-cost oil changes, filter changes, and tire rotation--can save big bucks by preventing costly repairs. Keep your engine tuned and your tires inflated to their proper pressure. On the road, stay within speed limits as gas mileage decreases when you drive faster than 60 MPH. Avoid "jackrabbit" starts, unnecessary idling, remove excess weight from the trunk, and combine errands.

5. Transfer it.

Pay yourself first--set up automatic transfers to your share or money market account. Have your paycheck automatically deposited to your credit union account. Consider using direct bill payment from your share draft account for recurring payments like household bills, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations. Set up a Holiday Club Account. Participate in your employer's tax-advantaged retirement plan.

It all adds up!

Products and Services:

DEPOSIT ACCOUNTS:

- Savings
- Checking
- Money Market
- IRAs
- CDs
- Holiday Savings
- Vacation Savings

LOANS:

- Home Equity
- Mortgage
- Auto
- Boat, Motorcycle, RV
- Signature
- Secured
- Holiday
- Vacation

MASTERCARD:

- Credit Cards
- CardNav Credit Card App
- ScoreCard Rewards

VISA CARDS:

- ATM/Debit Card
- Gift Cards

CONVENIENCES:

- Mobile App
- CardNav Credit Card App
- Online Banking
- Bill Pay
- 5,000+ Shared Branches
- 30,000+ ATMs
- Telephone Banking
- E-Statements
- Direct Deposit
- Payroll Deduction
- Family Membership

