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A NOTE FROM OUR CEO

There's a chill in the air as the end of the year grows near, and I like to look at the cooler months as an opportunity to cool down and reflect on all that we have accomplished over the year. Where are we, where do we want to go, and how will we get there? This year alone, we've opened doors to new opportunities. Even through the tough times, you knew our doors were always open. At the end of the day, it all comes down to being there for people and providing them with what they need.

In the last stretch of 2022, we hope you seize the opportunity not only to walk through open doors but to look on to the journey ahead.

Recreational Loan - ATV

Get some mud on your wheels this fall! With an ATV loan from Tyler City Employees Credit Union, finance a brand-new ATV for your adventures. Get ready for the ride of your life and apply today!

How to Build Budget and Eco-Friendly Habits

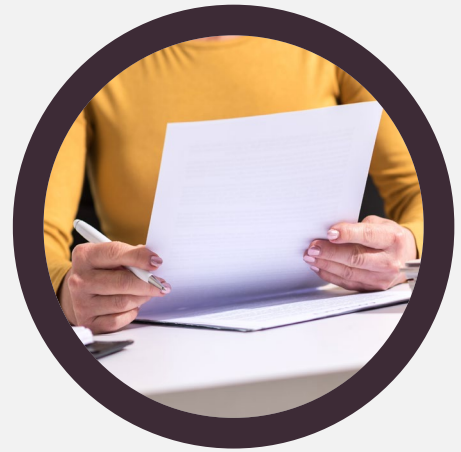
While you continue on your financial health journey, you may wonder how to improve other areas of your life. Building conscientious spending habits is a great start, as it's good for your wallet and the world around you. Read on to learn how you can start saving while benefiting communities in the process.

One wall you might put up when you consider "conscientious spending" is due to the misconception that it's expensive. While it is true that conscientious shoppers often buy more expensive items, they take a minimalistic approach. You can expect to get more use out of high-quality items. Think of shopping as an investment! Will you still have this sweater one, two, or five years down the road? This mode of thinking leads to less waste and more savings because you don't have to replace items nearly as often.

Year-Round Activities For Your Family To Enjoy!

We've all dreamed of the ultimate family vacation, but that means something different for everyone. Maybe you'd like to take a cross-country road trip, see the National Parks, or just go visit your family! Whatever you have in mind, upgrade your ride with an RV! That way, you'll never have to compromise comfort or convenience again.

Maybe you prefer to explore your own way. Stray from the beaten path by exploring open fields, mountains, and more with an ATV! Offroading is the perfect activity to satisfy your wild side, and you can enjoy it any time of the year! Rain or snow, you have a great way to get the kids outside and join in on the fun!



Checking Accounts

A checking account from Tyler City Employees Credit Union allows you to make the choices you want with your money! Now it's your money and your choices!



'Tis the Season for A Christmas Loan!

It's that time of the year! Enjoy up to \$1,500.00 for 12 Months at 6.00% APY* when you apply for a Christmas Loan with Tyler City Employees Credit Union!

[*Learn More](#)

Remote Deposit Capture

Take a picture, and done! With remote deposit capture, you can deposit checks from the comfort of your own home. No need to come in to deliver your checks in person. Try it out today on your mobile device!



Annual Meeting

April 18, 2023

at

The Rose Garden

If you are interested in being a board member, please apply by **December 31, 2022.**

Holiday Closures:

Veterans Day:
Friday, November 11, 2022

Thanksgiving:
Thursday, November 24

Black Friday:
Friday, November 25

Christmas:
Friday, December 23 and
Monday, December 26, 2022

New Year's Eve:
Friday, December 30, 2022

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