



## 3 TIPS FOR A BUDGET-FRIENDLY HALLOWEEN

When someone mentions “holiday spending,” what comes to mind? Halloween? Probably not. While the spooky holiday may not carry the commercial weight of a certain celebration in December, its economic impact is still impressive. In 2017, Americans spent an estimated \$9.1 billion, up from \$8.4 billion the previous year. It’s safe to say people take Halloween seriously.

The scary decorations have started appearing around town, advanced planning can help you avoid broken budgets and frightening financial mistakes. It may sound weird to suggest you make a Halloween wish list—but this is the perfect holiday to try something a little strange. What are your Halloween priorities? Outrageous decorations? Best candy on the block? Contest-winning costumes? Plan how you want to spend your money instead of simply trying to keep up with the ghouls next door. (OK, we admit—we got carried away on that one.)

If you’re looking for a little less trick and a little more treat, here are three tips to help you enjoy all the Halloween fun without overspending:



### 1. Get creative.

Whether you’re planning kids costumes or household decorations, coming up with imaginative ideas is half the fun. Sure, you could rush out to a specialty store and buy pre-packaged costumes or mass-produced trinkets, but chances are you’ll spend more than you should. If you’re running low on creativity, don’t worry. Pinterest is your friend—and it’s free.

### 2. Shop smart.

Remember when we talked about planning ahead? That applies to shopping. Waiting until the last minute is a surefire way to buy more than you expected and spend too much of your hard-earned money. Making a Halloween shopping list can help in two ways. First, having a definite plan helps you avoid impulse buys, and second, you can look for sales and do some comparison shopping online before you decide where to buy.

### 3. Take a team approach.

Do you have neighbors who enjoy Halloween hijinks as well? Why not collaborate on scary yard decorations or join forces and greet trick-or-treaters together. Sharing the cost of candy might even allow you to be that house—you know, the one that hands out the good candy! If your neighbors aren’t interested, you can still take a collaborative approach by checking with local Facebook groups and parenting websites to find low-cost family fun.

From good-natured scares to sugar-filled sacks of candy, Halloween can be fun for the entire family—dads included. (Can you say, “candy tax?”) And remember, the money you can save on Halloween can go a long way to making Christmas shopping easier. That’s right, Christmas shopping. Because once Halloween is over, you’re less than two months from Christmas. How’s that for scary?

Whether you need help planning your holiday budget or smart solutions to help you manage your money throughout the rest of the year, GRANCO Federal Credit Union is here to help. Please call us at **509.754.5233**, email us at [manager@granco.org](mailto:manager@granco.org), or visit one of our branch locations in person.

## UPCOMING EVENTS & HOLIDAY CLOSINGS

**Wednesday, October 31**  
Trick or Treating

**Friday, November 9**  
Military Appreciation Day

**Monday, November 12**  
Veterans Day (observed)

**Thursday, November 1**  
Christmas Club Funds Available for Request

**Monday, November 19**  
Thanksgiving Drawing

**Thursday, November 22**  
Closed for Thanksgiving

**Friday, November 23**  
Closed at 1pm for Thanksgiving

**Friday, December 14**  
Santa’s Visit & Goodies

**Monday, December 25**  
Closed at 1pm for Christmas Eve

**Tuesday, December 25**  
Closed for Christmas

**Monday, December 31**  
Closed at 1pm for New Year’s Eve



## Nominate an outstanding teacher for Grant County Teacher of the Year.

The winning teacher will receive \$500 for their classroom.\*

2<sup>nd</sup> and 3<sup>rd</sup> place teachers will receive \$250 for their classrooms.

Submit nominations on Facebook Oct 18–Nov 5!

\*See credit union for details.

### Turkey Giveaway



Enter to win a gift card.

First place winner will receive a \$35 gift card. Second place winner will receive a \$25 gift card. Third place winner will receive a \$15 gift card. See credit union for full details.

### Santa's coming to town!



Join us on **Friday, December 14** from 2–5 pm. We will take pictures and give away goodie bags!

Bring in your Christmas Coloring Page(s) to be displayed on the wall! Prizes will be given for the top 3 in each age group.



## Need Christmas Cash?

**GET A CHRISTMAS LOAN**  
Up to \$4,000 AND 0.5% APR\* OFF

Apply today by visiting [GRANCO.org](http://GRANCO.org) or stopping by any branch.

\*APR=Annual Percentage Rate. APR reduced from qualifying rate with 0.25% reduced for automatic payments. Additional 0.25% reduction for opening new Christmas Club Account. Additional terms and conditions may apply. See credit union for full details.

### Loan Rates

100% Financing  
(including Tax & Licensing)  
4.39% – 16.69%

**New & Used Vehicles**  
100% Financing  
(No Tax or Licensing)  
3.89% – 13.69%

85% Financing  
(No Tax or Licensing)  
2.89% – 12.69%

100% Financing  
(including Tax & Licensing)  
4.99% – 17.99%

**Boats & RVs**  
100% Financing  
(No Tax or Licensing)  
4.49% – 15.99%

85% Financing  
(No Tax or Licensing)  
3.49% – 14.99%

**Mortgages**  
We do not sell our Mortgages!  
10 – 30 years  
Please call for rate

**Second Mortgage**  
8.00% – 11.49%

**Mobile Home**  
9.00% – 18.00%

**Personal**  
**Signature/Unsecured**  
7.49% – 17.99%

**Line of Credit**  
12.00% – 18.00%

**Debt Consolidation**  
7.49% – 17.99%

**Share/CD Secured**  
2.00%  
(Over Share/CD)

### Share Rates

**Regular Shares** 0.150%

**Share Drafts** 0.100%

**Christmas Club**  
0.399% up to \$5,000  
0.300% \$5,001 to \$10,000  
0.250% \$10,000 and over

### Certificate Rates (April 1, 2018)

**12 month**  
**\$1,000**  
**Minimum**  
0.599%  
0.600% APY\*

**24 Month**  
**\$2,500**  
**Minimum**  
0.797%  
0.800% APY\*

**36 Month**  
**\$2,500**  
**Minimum**  
0.995%  
1.000% APY\*



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[GRANCO.org](http://GRANCO.org)

**Lobby Hours:**  
Mon–Thurs 10am–5pm  
Fri 10am–5:30pm  
**Drive-Up Hours:**  
Mon–Fri 9:30am–5:30pm



\*APY = Annual Percentage Yield. Federally insured by NCUA.