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Oct - Dec 2016

# YOUR MONEY MATTER\$

**HOLIDAY  
CLOSINGS**

**Columbus Day** - Mon, Oct 10th • **Veteran's Day** - Fri, Nov 11th • **Thanksgiving** - Thur & Fri, Nov 24th & 25th  
**Christmas** - Mon, Dec 26th • **New Years** - Mon, Jan 2nd

## 1<sup>ST</sup> CAR MAINTENANCE



Whether you have a couple years left before you hit the roads, or you're already in your first car, having some basic car maintenance knowledge may help you avoid costly repairs in the future.

**New Car Warranty.** If your first car is new, it is probably under warranty, meaning mechanical problems can be fixed at no charge to you, but it may not include routine maintenance, such as changing worn brake pads.

**Oil Change & Tire Rotation.** Some of the routine care your car needs includes regular oil changes and tire rotations. Keep an eye on your mileage to make sure you don't wait too long in between changes. Most places that change oil will also check your filters and let you know when it's time for a tire rotation. If they don't mention it during the oil change, you can always ask.

**Tires.** Keep an eye on the tread. An easy way to tell if you have enough tread is to use the penny test. Stick a penny upside down in the tread. If you can see Lincoln's entire head, it may be time for new tires.

**Warning Lights.** If a warning light comes on in your dash, figure out why. If you don't know what it means, you should be able to find out in your owner's manual.

**Insurance.** Always keep a copy of your insurance in your glove box. In the unfortunate event you get into a minor accident, be sure you get the insurance information of the other driver involved.

And finally, ALWAYS be safe and responsible while driving! Avoid tickets by wearing your seat belt and not driving too fast! Being a safe and careful driver is one of the best ways to avoid costly expenses!



## Did You Know?

You're eligible for online and mobile banking! Once you've signed up at our main office for online banking you can also download our Touch Banking app, which lets you:

- deposit checks by taking a picture with your online banking app!
- check your balance.
- transfer funds & more.

Just look for our Touch Banking app and use the App Code **GoMobile0076**. Your password will be the same as for your online banking.





2200 Clinton Avenue  
Huntsville, AL 35805

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**Trying to save money but still want to hang out with your friends and have fun? Here is a list of free and inexpensive activities for you and your friends.**

**Maple Hill Cemetery Stroll** - Stroll the cemetery as characters from Huntsville's history tell their story, during this 20th annual event. Free to the public, October 16, 2 PM - 4:30 PM. Visit <http://www.huntsvillepilgrimage.org/>.

**NerdCon** - A celebration of all things nerdy, this convention is where you can meet fellow enthusiasts and let your nerd flag fly. Admission is \$15. October 22 (9 AM - 9 PM), October 23 (9 AM - 5 PM) at the Downtown Huntsville Library. Visit <http://rocketcitynerdcon.org>.

**The Most Hallowed Halloween Party** - This party features a costume contest, live music, dancing, and more. October 29th, from 7 PM to 12 AM, admission is \$10. The theme this year is Grimm Brother's Fairy Tales. Visit <http://www.lowemill.net/calendar>.

**Hayes Nature Preserve** - With 10+ miles of easy terrain that crosses the Flint River, you can go hiking, biking, or fishing in these beautiful outdoors.

**35th Annual Mid-South Carving Show and Competition** - This free event is where woodcarvers throughout the Southeast display, compete, and sell their work. The venue is Jaycee's Building at 2180 Airport Road, from 9 AM to 4 PM, November 5th.

**Car Boot Sale** - A mobile outdoor flea market, where vendors sell used and hand-made items out of the back of their car. November 12, from 12 PM to 4 PM, a \$2 parking donation is suggested. Visit <http://www.lowemill.net/event>.

**Tinsel Trail** - Stroll through Big Spring Park East to view over 200 Christmas trees decorated by local businesses and nonprofits. Trees will be lit nightly, from November 26th to January 3rd. No charge.

**Artist Market** - Every Saturday from 10 AM to 4 PM, on the 2nd floor of Lowe Mill Studios, stroll down the hall as vendors set up an array of creations and hand made goods. Visit <http://www.lowemill.net/>.