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Jan - Mar 2017

# YOUR MONEY **MATTER\$**

**HOLIDAY CLOSINGS** | Dr. Martin Luther King Jr. Day - Monday, January 16th



BUDGETING  
101



*It's not too early to start learning the basics of budgeting.*

To start, you will need to determine how much money you bring in on a regular basis. Most bill paying adults set their budget according to how much they bring in each month, because most bills are due every month. But, you can also determine your income on a weekly or bi-weekly basis. Whichever makes the most sense for you.

Next, you can determine how much money you will spend during that same time frame, whether you chose a monthly, weekly, bi-weekly, or some other basis. Your spending may include any bills you pay, gas money, vending machine money, etc.

Now that you know how much money you are earning vs. how much you are spending, you can determine how much extra money you have. Now it's time to decide what you want to do with your extra money. You can set some aside for savings, entertainment, or whatever else you might like.

Having a budget simply helps you determine how much you can spend and how much you can save!

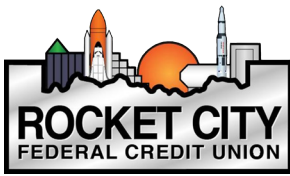
\* Another simple budgeting tip: When you receive extra money you didn't plan for in your budget, such as a birthday gift, take advantage of the extra cash by growing your savings faster, getting ahead on bills, or spending it responsibly on something you'll really enjoy.

CHECK YOUR BALANCE AT A GLANCE WITH  
***INSTANT BALANCE!***



If you have our mobile banking app, make sure you to install any updates, so you can sign up for instant balance. Then, simply touch the Instant Balance icon and your balance appears instantly without having to type your password. Balances only show for accounts you choose, and you still have to login to be able to do anything other than view your balance.

***Not signed up for online banking, visit one of our offices and we'll sign you up.***



2200 Clinton Avenue  
Huntsville, AL 35805

**We are an Equal Credit Opportunity Lender.**

Qualifications must be met on all loans. Rates and loan availability subject to change without notice. Your loan interest rate will be determined by your credit worthiness as well as other factors, such as the length of your loan. Savings Federally insured to \$250,000 by the NCUA.



**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.**

**Newcomers Dance Party** - No experience is needed at this square dance party. You just need a partner and \$10 each, with OVE117 discount code. Jan. 14th, 7:30-9:30 PM, at the VBC North Hall. [www.northalabamasquaredance.com/nasarda/home.htm](http://www.northalabamasquaredance.com/nasarda/home.htm).

**Festival of the Cranes** - This festival occurs during the cranes' stay at Wheeler Wildlife Refuge. There will be educational displays, speakers, cranes, birding workshops, and more. Jan. 14th and Jan. 15th, 7 AM - 5 PM at the visitor's center. Visit <http://alabama.travel/upcoming-events/festival-of-the-cranes>.

**Huntsville Youth Orchestra Martin Luther King Remembrance Concert** - This free event will be held at Oakwood University Church, Jan. 16th, from 7 - 8 PM.

**North Alabama Community of Character Summit** - Submit a project by Feb. 10th for a chance to win a medal, cash prize, or scholarship. Entrants must be grades K - 12 and live in Madison, Limestone, Jackson, Marshall, or Morgan county. Projects should be essays or art with a theme of courage, fairness, generosity, or perseverance. Awards will be given at Columbia High School at 4 PM, March 4th. For the official rules and more details, call 256-533-1640.

**Hayes Nature Preserve Guided Hikes** - The first Friday of every month through April. Hikers will meet in the parking lot at the picnic area near the river at 9 AM and 12 PM. No admission is charged. Address is 7153 Hwy 431 South. Visit <http://www.huntsville.org/event/hays-nature-preserve-guided-hikes/32222/>.

**Reception Nights** - From Jan. 20th to April 28th, reception nights will be held at Lowe Mill. From 6 PM to 8 PM, you can meet various artists, view the galleries, and purchase artwork while enjoying refreshments. Admission is free. Visit <http://www.lowemill.net/free-events/>

**NEACA Spring Craft Show** - Admission to this craft show is free. You can shop for items or just browse through the crafts and art pieces. March 17th - 19th at the VBC. Visit <http://neaca.org/>.