

## Five Ways Your Credit Union Can Save You Money in 2012

Posted At : January 3, 2012 2:52 PM | Posted By : Julia Bernd - Staff Writer

Related Categories: savings



Perhaps you're feeling the pinch after holiday spending. Or maybe you're just looking to save more in the coming year. The following is a handful of ways your credit union can help you cut costs without sacrificing your current lifestyle:

- 1) Refinance! With mortgage and auto loan rates at historic lows, now is a great time to refinance your home or vehicle. You could knock up to \$30/month off your car payment or hundreds off your monthly mortgage payment.
- 2) Transfer high rate credit card balances! Like refinancing can save you money on your home or auto loan, transferring your high-interest credit card balances to a lower interest card can mean significant savings. ABCO FCU Visas currently start at 6.75% APR\*.
- 3) Take advantage of our checking accounts with no monthly maintenance fees! With bank checking account monthly fees on the rise, just having a checking account could end up costing hundreds of dollars a year! Switch to an ABCO FCU checking account and make your yearly checking account cost \$0.
- 4) Tired of paying \$2-3 every time you need to take money out of an ATM? You should be. Those fees can really add up! Start using an ABCO FCU debit card. ABCO FCU is part of the Allpoint & CO-OP surcharge-free ATM networks. Use your ABCO FCU debit card surcharge-free at over 50,000 locations!
- 5) Lastly, take advantage of the discounts offered to you as a credit union member. ABCO FCU members receive 10% off Sprint Plans, 5% Enterprise car rentals, \$15 off FTD Flowers and other discounts as part of the Invest in America credit union member incentives program.

The new year is a good time to make changes. Review your budget and your expenses, figure out where you can save and make it happen.

Best wishes to you in the new year.