Holiday Shopping Tips: Plan Ahead to Save Big

As the seasons change, so does the excitement of preparing for the holidays—a chance to enjoy family, festivities, and giving, all while keeping your finances on track with a few simple steps. By planning ahead and making intentional choices now, you'll be able to enjoy the season without the financial hangover.

Here Are Some Practical Tips To Keep Your Holiday Spending Under Control:

1. List All Your Expenses

Start by writing down everything you plan to spend money on—presents, decorations, food, travel, parties, or even special events like concerts. Once you see it all on paper, prioritize. Which expenses are "must-haves" and which are "nice-to-haves"? You don't have to cut anything right away, but this will help you later when you need to make trade-offs.

2. Set a Realistic Spending Limit

Take a good look at your income and any money you've already set aside for the holidays. Decide what you can comfortably afford to spend without going into debt. If you plan to dip into savings, make sure to leave a cushion for unexpected expenses. Once you've set a limit, adjust your list so it aligns with what you can truly afford.

3. Take Advantage of Seasonal Sales

Retailers are competing for your attention at this time of year, which means plenty of discounts. Sign up for email alerts, follow your favorite brands on social media, and keep an eye on Black Friday and Cyber Monday deals. Planning ahead will help you maximize these sales instead of panic-buying at the last minute.

4. Comparison Shop Before You Buy

Don't settle for the first price you see, especially online. Many items are available from multiple retailers, and a little research can go a long way in saving you money. Take a few extra minutes to check different websites or use price comparison tools before making your purchase.

5. Consider Going Cash-Only

Online shopping makes it easy to lose track of how much you're spending, especially when you're buying multiple gifts at once. Using cash, prepaid debit cards, or a separate holiday-only account can help you stick to your budget and avoid overspending.

6. Start Early (and Spread Out Your Spending)

One of the best ways to reduce financial stress is to start shopping early. By spreading purchases over several weeks—or even months—you avoid a huge financial hit all at once. Shopping early also means you're less likely to miss out on deals or pay premium prices for last-minute gifts.

By planning ahead, prioritizing your expenses, and shopping smart, you can enjoy the holiday season with peace of mind. Remember: the best gift you can give yourself is financial stability going into the new year.



Safe & Secure Holiday Deals

Holiday deals should bring cheer, not risks. Keep safe while shopping online:

- **Shop trusted websites.**
- **Avoid pop-ups and sketchy social media "deals."**
- **Pay with credit or digital wallets.**
- **Verify shipping notices.**
- **Be on the lookout for fake shipping notifications.**

Stay safe this season!



Hit the Road to Savings: Easy, Affordable Auto Loans & Refinancing

Looking to lower the cost of your current auto loan or ready to upgrade to a new ride? At CommonWealth, we know your car is more than transportation. It is part of your everyday life. That is why we offer refinancing and flexible auto loan options that fit your budget and keep your driving experience stress free.

What Makes Our Auto Loans Stand Out?

We believe getting a car loan should be simple and rewarding. With us, you can expect:

- **No Payments for 90 Days**[1] – More time to get your finances in order before your first payment is due.
- **Flexible Terms (3-7 Years)** – Choose a loan term that fits your monthly budget and long-term goals.
- **Competitive Rates** – Keep your payments affordable and save money over the life of your loan.
- **Quick Approval** – Don't wait long to get on the road! We provide fast approvals to get you driving sooner.

Already Have an Auto Loan Somewhere else? Refinance with Us!

Refinancing your auto loan with CommonWealth could put more money back in your pocket. It's the process of replacing your current car loan with a new one, often at a lower interest rate or with better terms. Here's why refinancing might be the right choice for you:

- **Lower Interest Rates:** If your credit score has improved since you first took out your loan, refinancing could help you secure a lower interest rate, reducing your monthly payment and the total interest you pay over the life of your loan.
- **Lower Monthly Payments:** Need some breathing room in your budget? Refinancing can extend your loan term, which could lower your monthly payment and give you more financial flexibility.
- **Cash Back Offer:** Refinancing with CommonWealth comes with a bonus! **Get 1% cash back**[2] **when you refinance your auto loan with us.** That's extra cash in your pocket to use however you need.

Member Perk

If you're considering a vehicle from Enterprise Car Sales, you'll receive a **1% loan rate discount**[3] when you finance through us. It's just another way we're helping you save on your next car.

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Haggle-free buying. Worry-free ownership.®



Ready to Save?

Your next car journey should feel simple and affordable. Whether refinancing your current loan or buying something new, CommonWealth is here with flexible solutions and personal support to guide you every step of the way.

[1]If you take advantage of "no payments for 90 days" option, finance charges will still accrue, the total finance charges paid on your loan will increase and the maturity date of the loan will be extended. Minimum FICO score of 680 required.

[2]1% cash back offer valid only for vehicles refinanced from another financial institution. 1% cash back will be paid at loan closing. Refinance of existing CommonWealth auto loans do not qualify. You must keep your auto loan open for 12 months in order to keep the 1% cash back incentive. Cash back incentives over $599.99 are subject to IRS reporting on form 1099-MISC.

[3]APR=Annual Percentage Rate. 1.00% off the current rate. The current rate will vary based on creditworthiness and terms. Financing for qualified CommonWealth Central Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 1/1/2025 – 12/31/2025. This offer cannot be combined with any other offer. 1.00% rate discount only applies to loan terms of 60 months or less. CommonWealth membership required. Not all buyers will qualify.

Holiday Closings

Indigenous Peoples' Day
Monday, October 13, 2025

Veterans' Day
Tuesday, November 11, 2025

Thanksgiving Day/Day after Thanksgiving
Thursday, November 27, 2025
Friday, November 28, 2025

Christmas Eve
Wednesday, December 24, 2025
Close at 1pm

Christmas Day
Thursday, December 25, 2025

New Year's Eve
Wednesday, December 31, 2025
Close at 1pm

New Year's Day
Thursday, January 1, 2026

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Learn more and apply today at **wealthcu.org/scholarships**.



International Credit Union Day – October 16

On October 16, we'll join credit unions worldwide to celebrate the spirit of "people helping people." It's a day to reflect on what we've achieved together and to thank you for being a valued CommonWealth member. Your story is an important part of our story, and we're honored to share in this journey with you.



Financial Health Survey – Coming November 2025

Understanding your financial health is the key to achieving your goals. This November, take our quick survey to learn your financial health score and receive personalized tips to support your next steps. With CommonWealth by your side, you can move forward with confidence on your financial journey. Stay tuned for more details!



Be a Leader – Join Our Board of Directors

CommonWealth is seeking forward-thinking individuals to serve on our Board of Directors and Supervisory Committee.

We're looking for leaders who:

- Share our passion for people helping people
- Bring strategic insight and governance experience
- Collaborate effectively on a mission-driven team
- Care about helping families reach financial goals and strengthening our community

The Nominating Committee is accepting applications for **two Board positions** and **one Supervisory Committee position**.

Ready to make an impact?
Apply at **wealthcu.org/board-directors** by **October 31, 2025.**