**HOLIDAY CLOSINGS**
Columbus Day  
Monday, October 14, 2019  
Veterans Day  
Monday, November 11, 2019  
Thanksgiving Day/Day after Thanksgiving  
Thursday & Friday, November 28 & 29, 2019  
Christmas Day  
Wednesday, December 25, 2019

**BRANCH DIRECTORY**
San Jose  
- Silver Creek  
5890 Silver Creek Valley Road  
San Jose  
- Cambrian  
3075 Union Avenue  
Milpitas  
- Milpitas Town Center  
537 E. Calaveras Boulevard  
Morgan Hill  
- Tennant Station  
400 Tennant Station  
Morgan Hill  
- Cochrane Commons  
1041 Cochrane Road

**BRANCH HOURS**
Monday through Thursday  
9:00am to 5:00pm  
Friday  
9:00am to 6:00pm  
Saturday  
9:00am to 2:00pm at Cambrian, Morgan Hill-Tennant and Milpitas only  
Member Service Representatives  
Monday through Thursday  
9:00am to 5:00pm  
Friday  
9:00am to 6:00pm  
(800) 564-1588

**COMMUNITY CORNER**
10/19 - 10/20 Campbell's Oktoberfest  
Make sure to find the CommonWealth booth so you can say hi and pick up some fun CW swag!  
10/19 Rebuilding Day  
CommonWealth employees will be joining volunteers to help repair and rehabilitate the homes of community members in need. Learn more at rebuildingtogethersv.org  
10/26 Cecelia's Closet's "October Freefest"  
CommonWealth team members will be volunteering with Cecelia's Closet to help sort donations and assist the local community in need of some new clothes.  
11/23 TurningWheels for Kids Big Bike Build  
CommonWealth has partnered with TurningWheels for Kids to help build bikes for children throughout Santa Clara County. We'll be joining 1,000 other volunteers to help build more than 2,600 bikes!  
12/07 Holiday Lights Parade by Kiwanis Morgan Hill  
Stop by to enjoy the lights and make sure to keep an eye out for the CommonWealth float! We hope to see you there!

**UPCOMING FEE CHANGE**
Please note the following fee change effective November 30, 2019.  
Subordination Fee: $200

**COMMON CONNECTION**
A quarterly communication for our CommonWealth Community  
Fall 2019

**YOU plus US equals MORE SAVINGS.**
Collectively, CommonWealth members saved $9,371,976 this past year—an average of $354 per member.

Together we make a pretty great team when it comes to your personal finances. Whichever stage of life you are in, whether you are buying a car, saving up for a special event, or planning for retirement, we are here for you. Collectively, we saved our members over $9.3 million this past year— an average of $354 per member. Members with multiple CommonWealth products saved even more. The average savings for a member with six CommonWealth products is $1,601 per year. All that just for having accounts with us rather than a bank!

Where can YOU save? Moving some of your accounts with other financial institutions to CommonWealth is the first step in saving more. Reach out to us for a free review of your accounts. We'll be happy to help you maximize your membership benefits and savings!  
To learn more about member savings visit wealthcu.org/you-us-savings.

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**FEDERALLY INSURED BY NCUA**

**SUBORDINATION FEE: $200**

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**FEDERALLY INSURED BY NCUA**
A STEP BY STEP GUIDE TO MAKING A HOLIDAY BUDGET

Ah, the holidays. It’s a time for seasonal cheer, catching up with family, and for some—financial panic! If you recently looked at the calendar and realized gift-buying season is closer than you thought, don’t worry. We are here to help you organize your finances by making an effective budget. Follow these steps to avoid going into debt this season:

STEP 1: LIST ALL OF YOUR EXPENSES
Are you buying presents for everyone? Hosting a party? Attending a holiday concert or event? Write a list of everything you intend to spend money on (and how much each item costs). Then start to prioritize. You don’t have to cross anything off just yet but make a mental note of which items are more important.

STEP 2: SET A LIMIT
Now it’s time to review your income and any money that you’ve set aside for holiday expenses. Your goal here is to figure out what you can afford without going into debt. If you have to dip into your savings, make sure to keep a cushion for any emergency costs that might come up. Now you can decide once and for all which expenses are important, and which ones can be crossed off your list.

STEP 3: RESEARCH SEASONAL SALES
Sales go hand in hand with the holidays. This is when many retailers make a large portion of their annual revenue, so they want to attract as much business as possible. How do you find the best deals? Sign up for email alerts and follow brands in social media. You will be the first to find out about those special seasonal sales and have the chance to shop on family dinners out and all your gift purchases this holiday season.

STEP 4: COMPARISON SHOP
Unless you are searching for a super unique gift, your desired item is probably available from multiple retailers. Fortunately, the Internet makes comparison-shopping easy, especially during the holidays when every company is trying to compete for your business. Make sure you visit different websites and do some research to find the best deal.

STEP 5: CONSIDER GOING CASH-ONLY
The downside to shopping online is that it can be harder to track how much money you’re spending. And it’s even trickier during the holidays when you’re purchasing many items at once. As an alternative, try using cash. You will know exactly how much money is leaving your wallet. Plus, if you like, this gives you the chance to shop in person and support local businesses.

B A L A N C E

For additional tips on how to plan a budget, check out our Financial Education Resources. Our WealthMatters program has simple, interactive online modules that will help you become more financially savvy. Balance also has informative articles and access to financial counselors that can keep you on track with your finances. Visit wealthcu.org/educational-resources to get started!

TIS’ THE SEASON FOR A NEW CREDIT CARD.

The holiday season is a fun and exciting time, but it also comes with a lot of expenses. We have two great credit card options with exciting perks. Which card is the right fit for you?

PASSPORT VISA® PLATINUM
With our Passport Visa Platinum card, you can receive instant discounts on food, clothing and other great items! You simply present your Visa Platinum card at participating merchants and they will deduct the savings from your bill. It’s the perfect card for savings on family dinners out and all your gift purchases this holiday season.

CASH BACK VISA® PLATINUM
With our Cash Back Visa Platinum card, you will earn 1% cash back every time you make a purchase. Buying presents is a lot more fun when you are earning cash while you shop!

PLUS, we currently have an exclusive offer for all NEW Passport Visa Platinum and Cash Back Visa Platinum cardholders to help save you even more money this holiday season. You get to choose one of the following offers with your new card:

- An introductory rate of 0% APR on balance transfers for 12 months (1)
- An introductory rate of 2.99% APR on purchases for the first 6 months (2)

Stop by any of our 5 branches or apply online with our new card almost anywhere you shop!