

The Credit Union Connection from CU at Work

At Rogue Credit Union, we're proud to provide education and insights that help you achieve your financial goals. In this edition, we'll explore how to make the most of your holiday budget.

Partnering with you on your journey to financial well-being.

Navigating Today's Economy: **Home for the Holidays**

The holidays are all about connection—gathering with loved ones, sharing traditions and making memories. Whether you're flying home, hitting the slopes or taking a cozy road trip, a little planning can make holiday travel easier on your wallet.

Start by setting a travel budget and saving a bit each week.

Look for midweek flight deals, consider alternative airports, and use rewards programs—like 1% cash back* on every purchase with Rogue's Visa Platinum card—to stretch your travel dollars. With smart saving and spending, you can focus less on finances and more on what matters most: Celebrating the season with the people you love.

New Year, Ancient Traditions

Over 4,000 years ago, the ancient Babylonians may have invented the concept of New Year's resolutions. While they celebrated the new year in March, their resolutions sounded a lot like the ones that we make today: Repaying debts in hopes of good fortune for the year ahead.

If you're making resolutions for 2026, our financial education resources can help. Explore our <u>Dollars and \$ense</u> blog for tips and tricks to manage debt, boost your savings and make your resolutions last longer than January.

Tips for Financial Well-Being: Saving Like Santa

At Rogue Credit Union, we're proud to help our members make the most of the holidays. Here are a few ways we can help you plan, save and spend wisely this season.

1. Sub-Savings Accounts and Small Savers Certificates

Save for your favorite holiday traditions with a dedicated sub-savings account or a Small Savers Certificate! Open yours online in minutes and watch your savings grow as we count down the days to the holiday season.

2. Save the Change®

Turn everyday purchases into savings when you sign up for <u>Save the Change®</u> from Rogue Credit Union! Every time you make a debit card purchase, we'll round your transaction to the nearest dollar and deposit the extra change into your <u>high-yield Ownership Account</u>.

3. Money Management

Take control of your holiday spending with Rogue's FREE built-in budgeting tool, <u>Money Management</u>. Track your expenses, set savings goals and stay on top of your budget—all from <u>Online Banking</u> or the Mobile Banking app.

4. Cash Back Credit Cards

Earn 1% cash back on all purchases* with the <u>Visa Platinum® credit card.</u> It's an easy way to make your holiday shopping more rewarding and help your gift budget go further this holiday season!

However you're celebrating this holiday season, we're here to help you make it merrier.

^{*}Purchases are reflective of net purchases (purchases less returns and other credits) made during a billing cycle. Cash advances, including convenience checks and balance transfers, do not qualify for the cash back. Cash Back will be automatically deposited to your Ownership Account or Savings Account on the 24th day of each month. Applies to Visa® Platinum card accounts only. Excludes Business Visa® Platinum cards. Your account must remain open and in good standing in order to receive the cash back.

