

NOVEMBER 2017

FASTLANE



HIWAY ASSOCIATES' HOLIDAY TIPS

I'm not sure about you, but the holidays seem to come up quicker and quicker with each coming year! During a time that's supposed to be bright and merry, sometimes it can be a little stressful on the budget. We asked our associates for their best advice to save, prep or shop for the holidays.

Write your recipient list & leave wiggle room in your budget – SouaYee, Accounting

Write down a list of recipients right away to avoid last-minute additional shopping excursions. After the list is established, determine how much you can spend and set a budget per person. Try to leave yourself some wiggle room. For example, budget for \$35 a person, but try to spend \$25-\$30 to account for taxes or a gift that may be slightly more than \$25.

Try to refrain from impulse shopping – Jen, Marketing

While shopping for others, it can be tempting to buy items for yourself because let's face it, there are just so many good deals! Do your best to put on blinders if personal gifts aren't in the holiday budget. Plus, after the holidays you may find even greater deals.

Shop ahead! – Kolin, Collections

If you see something that reminds you of someone, buy it. This will save you time, money and stress from last-minute shopping. Knowing the gift made you think of that person can make it more meaningful and you won't be kicking yourself later for not buying it when you saw it the first time.

Save your singles – Deedra, Lending

If you are like me and shop with cash, I always set aside my change & \$1 dollar bills in a safe place until the holidays. It's always surprising to bring it in to the coin counter and add up the cash to see how much I've accumulated.

Research and compare prices – Sharon, Marketing

Before you make a purchase, double-check the pricing of your item online. A lot of stores will price match. I was purchasing an expensive board game and researched to find that the same store I was shopping at carried the game at half the cost through their online store! They price-matched in-store and I spent \$25 less than the original ticketed price.

Cut back on "extras" between October & January – Nikki, Payment Operations

Instead of buying fancy coffees, eating out or purchasing other small non-essentials — put that money aside for holiday expenses or gifts.

Save bonuses & that third paycheck – Matt, Member Services

Whether you receive bonuses, get three paychecks in a given month or receive rebate checks—set that extra money aside for your holiday spending.

Search for promo codes & set-up a "junk" email – Tina, Community Outreach

I have a separate email account that I use specifically for shopping. A lot of stores will send welcome emails with discount codes and notify you of deals throughout the year. Before I purchase anything, I search my inbox and google for any coupon codes to ensure I'm getting the best price.

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OUT & ABOUT

Hiway Spreads Kindness for 3rd Annual Pave the Way Day, October 9, 2017

This year, Hiway associates made meals for families at a Ronald McDonald House in St Paul; collected funds and stuffed backpacks with supplies to be donated to a St Paul Elementary school through the Kids in Need Foundation; they prepared 100 lunches, played games and assisted with resume building at SafeZone, a youth drop-in center for ages 14-24; and made greeting cards for the East Side Elders Association.

“Community outreach is a basic and fundamental value at Hiway,” said Dave Boden, president and CEO. “We are excited to join more than 38 Minnesota credit unions, devoting the day to spreading kindness in our community, supporting one of the basic credit union principles of people-helping-people. Joining other credit unions showcases the true power of collaboration.”



PAVE the WAY

