Help Us Celebrate!

October 17, 2019 is International Credit Union Day, a time to celebrate the many good things credit unions do for their communities and the people living in them. This year, ICU Day celebrates the spirit of the global credit union movement with the theme **Local Service, Global Reach**. Visit redwoodcu.org/icuday to learn more about credit unions and how they support people helping people.

**October 17, 2019**

**CELEBRATE INTERNATIONAL CREDIT UNION DAY**

Spend Less This **HALLOWEEN**

It’s easy to go over budget in the fall with costumes, parties, dances, decorations, and let’s not forget all the food and candy! Here are some good ideas to keep your budget on track, and some things you should avoid to make sure your savings account isn’t the **SCARIEST** thing this Halloween.

<table>
<thead>
<tr>
<th>Bad Idea:</th>
<th>Good Idea:</th>
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<tbody>
<tr>
<td>Spending too much on a store-bought costume.</td>
<td>Make your own costume!</td>
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<tr>
<td>Overspending on candy.</td>
<td>Buy only your favorite kind of candy.</td>
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<tr>
<td>Buying all new decorations.</td>
<td>Repurposing old items around the house to make a spooky impact. Check out thrift stores for used decorations (you might even find a great costume).</td>
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<tr>
<td>Throwing an expensive party.</td>
<td>Having a potluck Halloween party with a contest for the spookiest dish.</td>
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<tr>
<td>Not paying attention to spending.</td>
<td>Setting a spending goal and sticking to it!</td>
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**Pro Tip:** Get a jump on next year by shopping for decorations and costumes after Halloween when sales are happening!
Six Tips for Gorgeous Fall Photos

Release your inner artist and save money by taking fall photos. You can frame them for great low-cost gifts, or create greeting cards with your photos to personalize notes and messages.

1. **Explore your area.** With the weather changing, so does the scenery. Trees, plants, and even buildings look different in the fall as the colors change, leaves drop, and the sunlight shifts. The same spot may look completely different in just a few weeks. You can also take time-lapse photos for a dramatic effect.

2. **Experiment with different angles.** Tree-lined streets are great for creating symmetrical shots or adding a sense of depth or journey. Position the road directly in the middle for a traditional look, or try different angles for different emotional effects.

3. **Shoot one tree rather than a group.** Lone trees are a great choice to photograph for dramatic effect, especially when all the leaves are gone. Don’t forget to eliminate any unnecessary distractions from the shot. By shooting at a low angle, you can really capture the majesty of the tree.

4. **Don’t ignore the leaves.** Leaves can provide a great pop of color on a dull background. Shoot leaves against the sky by shooting from a low angle up into the tree. Or, shoot fallen leaves from above to contrast with the ground. You can also gather leaves for interesting colors and patterns.

5. **Shoot in mist and fog.** Capture the feeling of fall by shooting in the mist, fog, or light rain. You may have to get up early to catch the fog and dew drops, but the final product will be well worth it. Experiment with different lighting and focusing to find the mood you want to capture.

6. **Enhance colors in post-processing.** If the colors are not translating from what you see onto the photo, try a photo editing app to enhance or dull colors to match the look you are trying to create. You can easily put your creativity to work and make one photo look a variety of different ways.

**HOLIDAY MONEY FAST**

Are you looking at your account and wondering how you’ll have enough money for the holidays? You’re not alone. It’s easy to forget about saving for the holidays. But don’t worry! It’s not too late to save serious cash for gifts for family and friends starting today.

**Extra work.** The easiest way to get extra cash for the holidays is to pick up some work. Most stores will be hiring added holiday staff. If you already have a job, see if you can pick up extra hours. No job? Ask neighbors, friends, or family if they need help with odd jobs.

**Sell your stuff.** If you have unused or old items in good shape that you don’t use or need anymore, they could be worth money! Try listing them on social media sites or yard sale apps.

**Start saving for next year.** The best way to not stress about holiday money is to start saving for next year as soon as January hits! Keep track of your holiday expenses this year so you know how much to budget for next year. Then set a savings goal just for the holidays and stick to it!

RCU offers a holiday club account that lets you deposit throughout the year and then gets transferred into your checking account on October 31st. Visit bit.ly/RCUholidayClub to learn more.

**MARK YOUR CALENDAR**

Redwood Credit Union will be closed on the following holidays:

- Columbus Day October 14
- Veterans Day November 11
- Thanksgiving Day November 28
- Christmas Eve December 24 (closing at 4 p.m.)
- Christmas Day December 25
- New Year’s Day January 1