



Gather & Grow

What's New

Managing Seasonal Expenses: Smart Tips for a Stress-Free Holiday Season

The holiday season brings joy and celebration, but it can also bring added financial stress if we're not careful. A little preparation can make all the difference. Here are five simple tips to help you stay on track while still enjoying the spirit of the season.



1. Budget Early

Set a comfortable spending limit and plan categories for gifts, travel, food, and events to avoid last-minute surprises.



2. Be Energy-Smart

Use LED lights with timers, cook multiple dishes at once, and unplug unused electronics. Saving on energy frees up funds for other seasonal needs.



3. Plan Travel in Advance

Book flights, lodging, and rental cars early—prices rise fast near the holidays. Midweek travel can also save you money.



4. Host on a Budget

Consider potluck-style gatherings or simple, homemade touches. The best memories come from time spent together, not overspending.



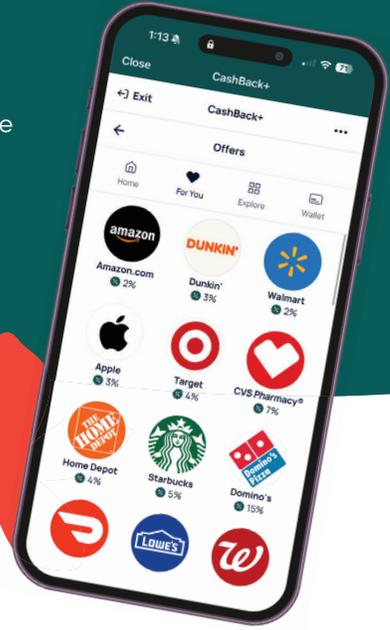
5. Buy Now, Pay Later with GatherFLEX

For those bigger holiday expenses, GatherFLEX allows you to make purchases and pay them off over time. There's no credit check or application needed, and you can access funds quickly right through digital banking. It's an easy, flexible way to manage your holiday spending while keeping your budget on track.

Enjoy everything the season has to offer while managing expenses with confidence!

Introducing CashBack+

Want instant rewards? Shop digital gift cards through online banking or our mobile app and redeem anytime with no fees or minimums. With the new CashBack+ Pay app, you can shop in-store or online and earn cashback on the spot. Learn more at: gatherfcu.org/cashbackplus



Recipe Corner

The Best Meatballs by Mallory Mosso

Ingredients:

- 1 lb ground beef
- 1 lb ground pork
- 1 cup of Italian breadcrumbs
- 2 eggs
- 1 cup chopped onion
- 1/2 cup grated Parmesan cheese
- 3 cloves of garlic-minced
- Italian seasoning
- Salt and pepper to taste

Instructions:

1. Combine all ingredients and form into balls about 1.5 inches thick.
2. Place them on a baking sheet lined with foil and with olive oil brushed on. Broil for 11 minutes and then flip and broil for two more minutes so both sides are brown.
3. Transfer meatballs into a large skillet and cover with sauce and simmer on low for two hours.

GATHERING RECIPES!

Scan the QR Code to submit your best recipes and it may be featured on future issues.



What's Coming

NOVEMBER

Servco Auto Sale - November 21-23

Green Wednesday One-Day Loan Sale - November 26 | 8:30am - 1:00pm

Signature Visa® 5% Cash Back on Retail - Now through December 31

DECEMBER

Laulima Day at Lihū'e Walmart - December 6

HOLIDAY CLOSURES

Veterans Day - November 11

Thanksgiving Day - November 27

Christmas Day - December 25

New Year's Day - January 1