



# HOLLEY CREDIT UNION

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www.holleycreditunion.org

1107 Mineral Wells Avenue

P.O. Box 398 • Paris, Tennessee

4th Quarter 2023

## HOLIDAY CLOSINGS

**MARTIN LUTHER KING, JR. DAY**  
January 15, 2024

**PRESIDENTS' DAY**  
February 19, 2024

## STATS

**ASSETS** .....83,360,660

**SHARES** .....73,246,817

**LOANS** .....65,431,206

**MEMBERS** ..... 7,829

## HOURS

**Mon., Tues., Thurs.** ..... 8:00 - 4:30

**Wednesday** ..... 9:00 - 4:30

**Friday** ..... 8:00 - 5:00



## Save The Date: 2024 Annual Meeting

**Sunday March 3rd, 2024 at the  
Krider Performing Arts Center at 2:00 pm**

Listen, learn, and be heard at this year's Annual Meeting and Election. As a member-owner of Holley Credit Union, you are a valued part of our credit union family and your voice is important. Take advantage of this opportunity to express your concerns, ask questions, and exercise your right to vote. Plus, get an update on the current state of the credit union while connecting with CU leaders and meeting other members of the credit union community.

Please mark your calendars and join us on March 3rd, 2024, at 2:00 pm to be held at the KPAC in Paris, TN. We hope you are able to attend and look forward to seeing you!

## Convenience In Your Wallet

The holiday season is a busy time to say the least, and anything that can make life a little easier is a welcome gift. Decorating, entertaining, gift buying and travelling during the holidays take shopping and spending to the next level. With a Holley Credit Union Debit Card in your wallet, you have convenience at your fingertips, for all things festive.

A trusty debit card provides Holley Credit Union members the ease of obtaining cash from an ATM, making a PIN-based transaction at no charge, or getting cash back at the register. However, with convenience comes responsibility. When out and about during the holiday hustle, it's important to remember that there are phishers, skimmers, and the like ready to pounce when we're distracted and our wallets are open. Using a debit card makes us vulnerable to theft since it makes cash instantly accessible.

By taking a few simple but important steps, you can keep your money and identity in tact while still taking advantage of your debit card benefits. During the holidays, and throughout the year, do your best to protect yourself by:

- \* Not sharing your Personal Identification Number (PIN)
- \* Protecting your PIN - never keep it in your wallet, write it down, or save it on a phone or computer
- \* Tracking transactions
- \* Monitoring your account 24/7
- \* Practicing ATM safety - stay alert and aware, avoid distractions
- \* Reporting lost or stolen cards to Holley Credit Union right away



Happy New Year and stay safe!

## RECIPE CHICKEN PARM SOUP

2 tbsp. olive oil  
1 onion, diced  
3 garlic cloves, minced  
1 bay leaf  
1 tbsp. Italian seasoning,  
plus more for topping  
2 (14-oz.) can diced tomatoes  
4 c. low-sodium chicken broth  
2 c. ditalini, mini penne,  
or other small pasta

3 c. chopped or shredded  
rotisserie chicken  
Kosher salt and black  
pepper, to taste  
3 oz. mozzarella cheese,  
shredded or thinly sliced  
Chopped fresh basil and red  
pepper flakes, for serving  
(optional)

Heat the olive oil in a large pot over medium heat. Add the onion, garlic, bay leaf, and Italian seasoning and cook, stirring, until the onion is softened, 4 to 5 minutes.

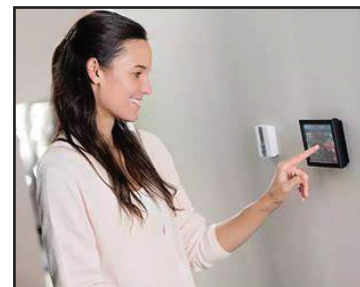
Add the diced tomatoes, chicken broth, and 2 cups of water to the pot. Increase the heat to high and bring to a boil. Add the pasta, return to a boil, and cook until the soup is slightly thickened and the pasta is al dente, 8 to 10 minutes. Remove from the heat and stir in the chicken. Discard the bay leaf. Season with salt and pepper.

Divide the soup among bowls and top with the mozzarella. Let the cheese melt for 1 minute. Top with chopped basil, Italian seasoning, and red pepper flakes, to serve.

## Stay Warm And Save Money This Winter

Here are some of the easiest ways to stay warm and save money this winter:

1. Open curtains on south-facing windows to let sunlight into your home during the day. Close them at night to help retain heat.
2. If you have a programmable thermostat, program it to a lower temperature when you are away from the house and at night while you sleep.
3. Make sure your fireplace damper is closed when the fireplace is not being used. Close off vents and doors to areas of your home that are unused.
4. Turn down the temperature of your water heater to the warm setting (120°F). You'll not only save energy, you'll avoid scalding your hands.



5. Prevent warm air from slipping outside by creating a tight envelope. Replace, caulk, or apply weather stripping to drafty windows and doors.

DO YOU HAVE A DEBIT CARD WITH US? SecurLock Equip could help!



## SecurLOCK Equip

Holley Credit Union debit card users download this app. This allows a cardholder to control how, where, and when their payment cards are used via their mobile device. Misplace or lose your card? Turn

your card on or off with the touch of a button. Set location-based controls. Block international transactions or set spending limits.

Google Play

Apple store

## New Year, New Money Plan

If you're happy to say goodbye to 2023, you're not alone. So turn your calendar over to 2024, and get a fresh start on your budget. Here are five do's and don'ts:

1. Don't think of your budget as a budget, but as a money plan. "Budget" can conjure up images of doing without. Instead, a money plan is a way to make sure you are spending and saving in ways that help you meet your goals.
2. Do keep track of your spending for a few weeks. Only by diligently accounting for every penny can you understand if you are spending on things you don't really need.
3. Do watch out for bills you've placed on auto-pay. Auto-payments can be a great idea, for example, putting your credit union loan on autopilot ensures you won't accidentally miss it and wreak havoc with your credit score. But if you're paying for a streaming service you rarely use, that's just money down the out-of-sight, out-of-mind drain.
4. Do comparison-shop for insurance. You don't have to wait until your premium is due to make a change.
5. Don't over-withhold your taxes. If you are expecting a big tax refund, you're just giving Uncle Sam an interest-free loan. Try to withhold just enough that you come out even on tax day.