

5 Ways to Handle Unexpected Vet Bills

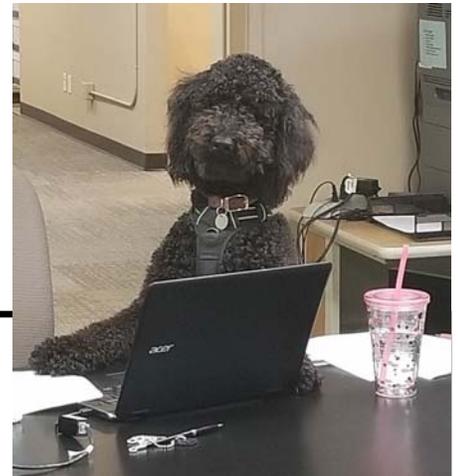
If you're an animal lover with a few pets, you do your best to take care of your furry or feathered friends. Like you, they'll need health check-ups and will get sick or injured at some time, requiring medical attention.

To make sure those expenses don't become a financial burden, or are so costly that you can't afford the treatment, here are six ways to help you prepare for and deal with them.

1. Create a savings account specifically for pet expenses. If you have many pets or one with a known medical condition, put aside a set amount each pay period in a separate account just for those expenses.
2. Pet insurance. There are quite a few pet insurance companies to choose from, like Figo Pet Insurance, Healthy Paws, and Trupanion. Many won't cover pre-existing conditions, so choose an insurance company before your pet develops a chronic condition.
3. Negotiate an installment plan. If you've been a

customer in good standing, your vet may be willing to accept payment in monthly installments.

4. Find animal welfare organizations or charities in your community. Some animal shelters offer veterinary loans and grant programs, and many veterinary schools run low-cost clinics.
5. Apply for a personal loan. If your pet's treatment is going to be a major expense, then consider asking San Tan CU for a cash loan or a Visa credit card. Our cash loans have a fixed rate and must be repaid in monthly installments within a set amount of time.



Homemade Peanut Butter Dog Treats Recipe

Taste tested & approved by Charlie, our new intern

Do you love your dog as if it were your own child? What better way to show your love than to make your furry baby some homemade treats? In addition to being cheaper than store-bought treats, your homemade treats will be healthier and so much tastier.

Ingredients

- 2 cups flour
- ½ cup plain peanut butter (make sure it doesn't have the sweetener Xylitol)
- 2 eggs
- ¼ water

Instructions

- Preheat oven to 350° F.
- In a large bowl, mix flour, peanut butter, and eggs.
- Add water a little at a time until the mixture forms a soft dough.
- Roll out your dough to about ¼ inch thick.
- Cut out shapes using cookie cutters or a thick shot glass.
- Transfer cookies to a baking sheet and bake for 15 minutes or until the bottoms are a little dark.
- Let them cool for about an hour until they're hard as crackers.

See pictures of Charlie attending his first board meeting on our Facebook page.

Travel Hacks to Keep You Out of Harm's Way

Traveling to new cities and countries is fun and exciting. To make sure you have a great time and only create happy memories of your adventure, keep these travel hacks in mind.

Keep important medical information on your phone.

If you have a medical condition or severe allergies, consider using an app to display this information on your phone's lock screen. You can use the Health App if you have an iPhone or Medical ID if you have an Android. This is especially helpful if you're traveling alone.

Have a room reserved for your first day.

Some people like to travel spontaneously, pulling into towns with no idea where they'll stay. But what if there's a special event going on and all the hotels are full? Prepare ahead of time and make sure you have somewhere to spend the night when you arrive. And don't skimp too much – you'll probably be tired the first day and not feel at your best, so choose a place that has good security and amenities.

Be willing to spend when you don't feel safe.

What if you did reserve a place to stay and your Airbnb rental or motel turns out to be in a neighborhood that doesn't make you feel safe? Grab a cab and head to hotel or motel in a safer area for the night. The next day, look for something in your price range and stay there for the remainder of your stay. Saving a few dollars by lodging in an unsafe area is not worth the risk.

Be aware of your surroundings.

Always be aware of your surroundings and keep your belongings close to you. Also, if you drink alcohol, drink responsibly. A drunk person is easy to rob or worse.

Hide cash in your shoe.

If your wallet gets lost or is stolen, having a \$50 or \$100 in your shoe can be a lifesaver. Without a debit or credit card, you'll have a difficult time getting food or even getting back to your hotel. The cash will help you get through the night until you can make other arrangements.

Don't keep all valuables in one place.

Split up your cash, credit cards, and hotel keys so they're not all in one wallet or purse. Put some in a pocket or money belt. That way, if you are robbed, you can hand over the wallet without losing everything.



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2018 Upcoming Holidays

Labor Day

Monday September 3—closed.

Columbus Day

Monday October 3—closed.

Veterans Day

Monday November 12—closed.



Our #1 Reason Is You.

78 West Ray Road, Suite 1
Chandler AZ 85225
www.santancu.org

Phone: 480-963-5661

Fax: 480-963-3574

Email: info@santancu.org

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