

Plans for a Great Summer Vacation

Summer is here and that means vacation-time! Are you thinking of taking a trip abroad? Or maybe doing a bit of camping in a National Park? If you want to enjoy your vacation knowing that you are not overspending, now is a good time to start thinking about how you'll pay for it.

Once you know where you want to go, figure out how much you'll need to spend. Sign up for travel alerts to your destination. Airlines, hotels, cruise lines, and travel companies often have flash sales. If you're a student, veteran, or a senior, check for any discounts you might be eligible for. If your dates are flexible, find the least expensive travel times. Compare the costs of flights out of nearby airports. Read sites like tripsavvy to help you get the best deals.

Estimate the cost of food, lodging, shopping, local transportation, and the admission prices for places you want to visit. Then divide the total costs by number of months between now and when you plan to take your trip. This is how much you must save each month.

Create a savings plan to help you determine how much you can put away each payday. If it looks like you might fall short, you can either reduce your

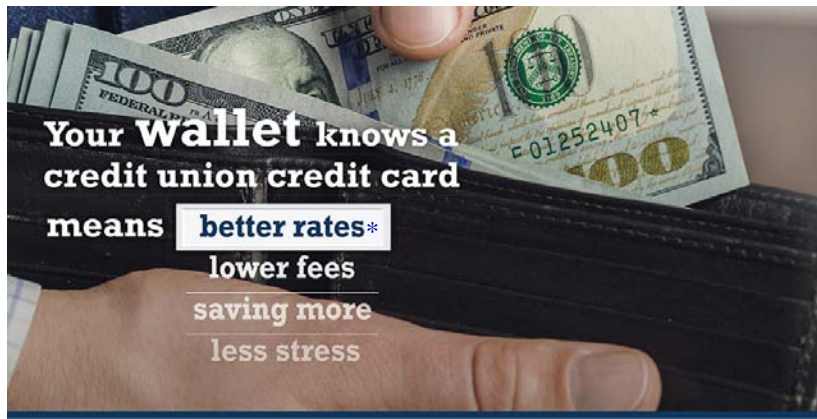
current expenses, take a side-job, or do both. A few ways to reduce expenses is to put your cable on hold, check out books and videos from the library instead of buying them, brown bag your lunch, and look for free or cheap entertainment during the months leading up to your trip.

To earn a little extra money, work overtime if you're eligible. If you have skills as a web designer, writer, or editor, take on freelance assignments through websites likes UpWork and Fiverr. Organize a

garage sale with your friends or neighbors and use the house with the best visibility and traffic. If you live in a city served by TaskRabbit, earn extra money by doing things like packing, cleaning, or assembling furniture.

Saving is easier when you automatically "pay yourself first," so consider automating your savings. Set up an automatic transfer, placing a regular amount from each

paycheck into your savings account. Or let us help you with a new club account just for vacation funds. And a vacation with a San Tan CU Visa Credit Card is the best kind to have. Have fun this summer and travel knowing that you have truly earned this trip.



Take credit for using your credit union credit card.
Apply today!

***Rates as low as 9.9% APR.**
No annual fee, no balance transfer fees and no cash advance fees.
If you are traveling out of the country—no foreign transaction fees!

Unplug Your Kids from Technology with Summer Camp

Children are increasingly becoming dependent on TV, game consoles, or other electronic devices for entertainment. Summer breaks often means they'll spend more time in front of a screen. To get your kids outside in a healthy, natural environment, consider sending them to a summer camp. They'll spend their days being physically active, participate in fun activities that build self-confidence and self-esteem, become more independent, make new friends, and reconnect with nature.

There are over 12,000 camps in the U.S. of many varieties:

- Traditional camps: Usually family-owned and focused on providing outdoor adventures.
- Girl and Boy Scout camps: Great for children wanting to learn more outdoor skills.
- Underprivileged background camps: For children whose parents cannot afford the usual camp fees.
- Day camps: Children attend for the day and return home at night.
- Not-for-profit camps: Run and funded by organizations and charities, there are fewer offerings than those at more expensive camps, but they're valuable nonetheless.
- Special Needs camps: Children and adults stay in cabins with accessible living arrangements.
- Specialist camps: Catering to campers wanting to learn and practice specific skills, like horseback riding, soccer, performing arts, or science.
- Faith-based camps: Christian and Jewish camps that celebrate and teach their respective religions.



You can find camps on the following websites:

- <http://find.acacamps.org/>
- <http://www.summercamps.com/>
- <http://www.campchannel.com/>
- <https://www.camppage.com/>

Costs vary, but many camps offer early enrollment or sibling discounts, and some will arrange payment plans with parents. Every year, 90% of American Camp Association (ACA) camps offer some kind of financial assistance, often called "camperships."

If you work, are looking for work, or are a full-time student, and your child is 13 years old or younger, you can send him or her to day camp and deduct a portion of the expense from your taxes. The size of the deduction depends on your income or number of children under 13 you have. For more information, see IRS Publication 503, Child and Dependent Care Expenses at www.irs.gov.

It's always a good idea to save for summer fun so you don't have to go into debt. San Tan CU can help you save for camp and other family activities by helping you open a special club account where you can put funds aside all year long. Call us today at 480-963-5661 or stop by for assistance.

San Tan CU lobby hours:

Monday, Tuesday,

Wednesday, Thursday:

10 a.m. to 5 p.m.

Friday: 10 a.m. to 6 p.m.



2018 Upcoming Holidays

Independence Day

Wednesday July 4—closed.

Labor Day

Monday September 3—closed.

Columbus Day

Monday October 3—closed.

Veterans Day

Monday November 12—closed.



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San Tan CU's Routing & Transit:
3221-72069

Wire Transfer Instructions:

Receiver Depository Institution:

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ABA/Routing & Transit # 311990511

Beneficiary Financial Institution:

San Tan Credit Union

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Beneficiary

Your name & account number



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