



Horizon

Federal Credit Union

SEE BEYOND TODAY

Enlighten

WINTER 2023

Meal Planning
on a Budget 2

Community 3

Charitable Giving 4

Employee Corner 5

Break up
with your Bank 6



MEAL PLANNING

on a Budget • • • • •

The beginning of a new year is a great time to change up your diet in a way that fits your budget. Meal planning is popular among those who desire to eat healthy while maintaining a healthy budget. While there are many resources available for recipes, we have a few tips on how to make the most of your meal planning options.

Plan your shopping trips and meals in advance.

Take some time to look at the grocery store circulars or online deals to see what is on sale for the week. Once you know what meats and seasonal fruits and vegetables are being offered at a good price, you can research recipes to maximize your meal planning options for the season. These prices tell you how much they are by amounts so you can compare with your recipes to determine your budget before you're in the store.

Check out meal planning resources via a Google search and on sites like Pinterest. There are meal preps and plans available from home cooks and more popular sources like Food Network. Be willing to try new recipes and investigate meat-free recipes to conserve your funds. There are plenty of cost-effective options that can be a good source of protein.

Choose different recipes with the same meat.

Whether you're making meals for a family or making lunches for yourself, buying in bulk is always best. If you've found a few recipes for chicken that you think you'll like, buy the chicken in bulk, and freeze what you don't use right away. This will keep your meat fresh and ready for when you're ready to use it. For example, you could use chicken for the following meal planning recipes:

- Chicken Burrito Bowls
- Teriyaki Chicken Bowls
- Chicken, Broccoli, and Rice

With the money you save on supplies, you will be able to allocate elsewhere for something you want and possibly didn't have the funds for originally.

There are so many different choices that make meal planning flexible and customizable depending on your particular preferences and tastes. Make sure to mix it up so your tastebuds won't get bored since this is easy to do with meal prepping.

Choose recipes that require a limited number of ingredients.

It's easy to get carried away when you're looking at what sounds and looks good for meals. Make sure to get recipes that have either a limited number of ingredients or items that you need to buy. If you find recipes that have common dried spices that you have in your kitchen, this could work as well and help you branch out and try different recipes and combinations.

Branch out and experiment with flavors that you're confident will work well together.

Keep track of all your transactions and budget with a Horizon Federal Credit Union Checking Account. Use these tips and tricks and you will be well on your way to being a savvy meal planner that works for your tastebuds as well as your budget.



COMMUNITY

Congratulations

to our 2022 **Thanksgiving Dinner** Raffle Winners!



Ken D.



Troy M.

Ken D. from Williamsport (left) and **Troy M. from State College** (right) were this year's winners. Each won a gift basket that included a frozen turkey, potatoes, sparkling cider, stuffing, pumpkin pie ingredients, canned vegetables, and more. Each basket was topped off with a \$50 grocery store gift card to purchase perishable foods.



"We Love Our Members"

♥ Candy Bars are Back! ♥

For a **lucky 23** of you, there will be a **golden ticket** in the candy bar wrapper. This golden ticket will be redeemable for **\$20** at any of our branches. **Candy bars will be available at all our branches on February 14th.***

**While supplies last.*

horizonfcu.org | 3

CHARITABLE GIVING



We all know the saying, "It's better to give than receive." Giving makes us feel good, right? And we usually don't think about what's in it for us.

But, what about charitable giving? Depending on the amount of your charitable contributions, you could be in for a sizable tax benefit. As a matter of fact, if you factor your charitable donations into your budget, it will allow you to be more generous and lead to strategies that could improve your financial planning long term.

With tax season just around the corner, let's look at some benefits of charitable giving and what can be deducted.

That Altruistic Feeling

Whether we donate to them or not, we all have causes near and dear to our heart. If you're an animal lover, the ASPCA commercials probably tug at your heartstrings. If helping kids is where your passion lies, then charities like St. Jude's and the Shriner's Hospital probably resonate with you. Regardless of where your loyalties lie, we all love the feeling of helping other people. Scientific studies have even shown that charitable giving activates pleasure centers in the brain.

Tax Benefits

Charitable donation deductions allow you to lower the amount of taxable income. Of course, you can't donate to just any organization. In order for donations or gifts to qualify, they have to be recognized tax-exempt organizations. Typically, religious organizations, veterans' organizations and community organizations qualify as tax exempt.

Have you made any donations to state, federal, or local governments for public purposes, like donating to rehab a public park? You can deduct those donations. You can also deduct any expenses you incur as a volunteer for a qualified organization or if you donate a qualified vehicle.

What does this mean for you?

Let's be honest.

Taxes, deductions, and tax law can be overwhelming and difficult to understand if you don't speak that language. It's always a good idea to sit down with a qualified financial planner to come up with a plan for donating to charities. Your financial planner can help you figure out what types of donations work for you and your plans. They can also help you find organizations that share the same goals and ideals as you. Also, if you want to make charitable giving a recurring activity this year, look at setting aside money in a Horizon Federal Credit Union Savings Account. That way, you can save smaller amounts at a time to make it easier to give back vs one lump sum all at once.

While you shouldn't donate funds just for your benefit, if you happen to be donating anyway, there's no harm in deducting the amount on your taxes. No matter which way you decide to give or which charity you choose, giving back to organizations that do-good feels good.



EMPLOYEE CORNER

PROMOTIONS



DEVANY JONES

Financial Service Representative

Lock Haven Branch

BRYANT FAUSS

Financial Service Representative

Muncy Branch

JADE BLOODGOOD

Branch Manager

Third Street Branch

NEW HIRES



10.24

TARA WALTZ

Member Service Representative

State College Branch

SARA FLOOK

Financial Service Representative

Muncy Branch

11.21

KRISTINA ROTOLI

Branch Manager

Lycoming Creek Branch

JO PYTELL

Financial Service Professional

Lycoming Creek Branch



Break Up

WITH YOUR BANK

Breaking up isn't easy, that's why there are so many heartbroken songs on the topic. From the heartache to the tears to the melodramatic balladry, no one likes a breakup... That being said, we've all been in a position where a breakup is probably the best thing for us. We've been in those toxic relationships that we're better off without. For instance, **how has your bank been treating you lately?** Does it feel like they're just using you for your money? Not to mention, they've been dodging your calls lately and they don't get along with your family. Yeah, it is time you break up with your bank and **consider a credit union**.

So many people are making the move to a credit union. In fact, over the past eight years, credit union membership has grown to 126 million individuals. There's a reason behind this staggering growth, and that is the **Credit Union Difference**. Sure, that phrase gets thrown around a lot, and it sounds good, but what does it actually mean?

First, it is important to understand that a credit union is more than just a financial institution. It is a group of individuals who truly care about your success and want to see you achieve your financial goals. Another key difference to keep in mind is that credit unions are not-for-profit, which means they aren't just interested in your money, but you as a person. Also, you aren't just a member, you're a part-owner and your voice matters. Sure, some people might try to dissuade you from switching, but they're probably feeding you incorrect information.

A common misconception is that a credit union is an exclusive club for only a select few, and that simply isn't true. While some credit unions only serve certain segments of the population, there are plenty out there who serve people just like you (like us, for instance).

Another myth is that credit unions are limited in the services they offer. This is also false! Credit unions offer all the same services banks do and most likely with better rates.

Switching financial institutions can be a big change, we understand that, and that's why we want to prove that we're your best option.

We're dedicated to our community. We offer **Educational and Homebuying Seminars** that are free to the community, where we teach lessons on how to improve and boost credit scores, and we help our community by sponsoring events.

We also offer services relevant to your life. This includes the **Capstone Club**, where we help you boost your credit score and break it down step by step to build your way to a 720. We offer different types of checking accounts and credit cards that fit your financial lifestyle and competitive loan rates for all your needs.

Most of all, we're here to help you accomplish your goals. **Contact us today! We can't break up with your bank for you, but we can make it so much easier.**

Sources: [statista.com/topics/7633/credit-unions-in-the-us](https://www.statista.com/topics/7633/credit-unions-in-the-us)

LOCATIONS



Horizon
Federal Credit Union

Lock Haven Branch

217 West Bald Eagle Street
Lock Haven, PA 17745

Lycoming Creek Road Branch – Williamsport

1930 Lycoming Creek Road
Williamsport, PA 17701

Muncy Branch

867 Lycoming Mall Drive
Muncy, PA 17756

State College Branch

2541 East College Avenue
State College, PA 16801

Third Street Branch – Williamsport

1007 East Third Street
Williamsport, PA 17701



UPCOMING EVENTS

Presidents' Day

Monday, February 20 (Closed)

"We Love Our Members" Candy Bars

Tuesday, February 14 (Valentine's Day)

Hedgie for Hospitals

March



horizonfcu.org | 570-326-3636

