













January 2018

Did holiday spending get out of hand? See us for a low cost debt consolidation loan.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 3E  New Years Day EMS 4 	2 1E EMS 1	3 2A EMS 2	4 3A EMS 3	5 1A EMS 4	6 2B EMS 1
7 3B EMS 2	8 1B EMS 3	9 2C EMS 4	10 3C EMS 1	11 1C EMS 2	12 2D EMS 3	13 3D EMS 4
14 1D EMS 1	15 2E  Martin Luther King EMS 2 	16 3E EMS 3	17 1E EMS 4	18 2A EMS 1	19 3A EMS 2	20 1A EMS 3
21 2B EMS 4	22 3B EMS 1	23 1B EMS 2	24 2C EMS 3	25 3C EMS 4	26 1C EMS 1	27 2D EMS 2
28 3D EMS 3	29 1D EMS 4	30 2E EMS 1	31 3E EMS 2			 Star Denotes Holiday  Denotes Credit Union Closed






February 2018

Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver. - Ayn Rand

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 Star Denotes Holiday  Denotes Credit Union Closed				1 1E EMS 3	2 2A EMS 4	3 3A EMS 1
4 1A EMS 2	5 2B EMS 3	6 3B EMS 4	7 1B EMS 1	8 2C EMS 2	9 3C EMS 3	10 1C EMS 4
11 2D EMS 1	12 3D  Lincoln's Birthday EMS 2 	13 1D EMS 3	14 2E Valentines Day EMS 4	15 3E EMS 1	16 1E EMS 2	17 2A EMS 3
18 3A EMS 4	19 1A  President's Day EMS 1 	20 2B EMS 2	21 3B EMS 3	22 1B EMS 4	23 2C EMS 1	24 3C EMS 2
25 1C EMS 3	26 2D EMS 4	27 3D EMS 1	28 1D EMS 2			



March 2018

To receive your income tax refund quicker, say "yes" to direct deposit.
Chicago Firefighters Credit Union's routing number is 2710-7798-5.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 Star Denotes Holiday  Denotes Credit Union Closed				1 2E EMS 3	2 3E EMS 4	3 1E EMS 1
4 2A EMS 2	5 3A  Pulaski Day EMS 3 	6 1A EMS 4	7 2B EMS 1	8 3B EMS 2	9 1B EMS 3	10 2C EMS 4
11 3C EMS 1	12 1C EMS 2	13 2D EMS 3	14 3D EMS 4	15 1D EMS 1	16 2E EMS 2	17 3E St Patrick's Day EMS 3
18 1E EMS 4	19 2A EMS 1	20 3A EMS 2	21 1A EMS 3	22 2B EMS 4	23 3B EMS 1	24 1B EMS 2
25 2C EMS 3	26 3C EMS 4	27 1C EMS 1	28 2D EMS 2	29 3D EMS 3	30 1D Good Friday EMS 4 	31 2E EMS 1





April 2018

Too many people spend money they earned... to buy things they don't want... to impress people that they don't like - Will Rogers

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 3E Easter EMS 2	2 1E EMS 3	3 2A EMS 4	4 3A EMS 1	5 1A EMS 2	6 2B EMS 3	7 3B EMS 4
8 1B EMS 1	9 2C EMS 2	10 3C EMS 3	11 1C EMS 4	12 2D EMS 1	13 3D EMS 2	14 1D EMS 3
15 2E EMS 4	16 3E EMS 1	17 1E EMS 2	18 2A EMS 3	19 3A EMS 4	20 1A EMS 1	21 2B EMS 2
22 3B EMS 3	23 1B EMS 4	24 2C EMS 1	25 3C EMS 2	26 1C EMS 3	27 2D EMS 4	28 3D EMS 1
29 1D EMS 2	30 2E EMS 3					 Star Denotes Holiday  Denotes Credit Union Closed




May 2018

Are you beginning your spring projects? See us for a low cost home equity loan.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 Star Denotes Holiday  Denotes Credit Union Closed		1 3E EMS 4	2 1E EMS 1	3 2A EMS 2	4 3A EMS 3	5 1A EMS 4
6 2B EMS 1	7 3B EMS 2	8 1B EMS 3	9 2C EMS 4	10 3C EMS 1	11 1C EMS 2	12 2D EMS 3
13 3D Mother's Day EMS 4	14 1D EMS 1	15 2E EMS 2	16 3E EMS 3	17 1E EMS 4	18 2A EMS 1	19 3A EMS 2
20 1A EMS 3	21 2B EMS 4	22 3B EMS 1	23 1B EMS 2	24 2C EMS 3	25 3C EMS 4	26 1C EMS 1
27 2D EMS 2	28 3D  Memorial Day EMS 3 	29 1D EMS 4	30 2E EMS 1	31 3E EMS 2		





June 2018

Finance is the art of passing money from hand to hand until it finally disappears. - Robert W. Sarnoff

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 Star Denotes Holiday  Denotes Credit Union Closed					1 1E EMS 3	2 2A EMS 4
3 3A EMS 1	4 1A EMS 2	5 2B EMS 3	6 3B EMS 4	7 1B EMS 1	8 2C EMS 2	9 3C EMS 3
10 1C EMS 4	11 2D EMS 1	12 3D EMS 2	13 1D EMS 3	14 2E  Flag Day EMS 4	15 3E EMS 1	16 1E EMS 2
17 2A Father's Day EMS 3	18 3A EMS 4	19 1A EMS 1	20 2B EMS 2	21 3B EMS 3	22 1B EMS 4	23 2C EMS 1
24 3C EMS 2	25 1C EMS 3	26 2D EMS 4	27 3D EMS 1	28 1D EMS 2	29 2E EMS 3	30 3E EMS 4


July 2018

Transfer high interest rate credit card balances to our low fixed rate (9.11% a.p.r.) VISA card. No fee for balance transfers.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 1E EMS 1	2 2A EMS 2	3 3A EMS 3	4 1A  Independence Day EMS 4 	5 2B EMS 1	6 3B EMS 2	7 1B EMS 3
8 2C EMS 4	9 3C EMS 1	10 1C EMS 2	11 2D EMS 3	12 3D EMS 4	13 1D EMS 1	14 2E EMS 2
15 3E EMS 3	16 1E EMS 4	17 2A EMS 1	18 3A EMS 2	19 1A EMS 3	20 2B EMS 4	21 3B EMS 1
22 1B EMS 2	23 2C EMS 3	24 3C EMS 4	25 1C EMS 1	26 2D EMS 2	27 3D EMS 3	28 1D EMS 4
29 2E EMS 1	30 3E EMS 2	31 1E EMS 3				 Star Denotes Holiday  Denotes Credit Union Closed





August 2018

Lack of money is no obstacle. Lack of an idea is an obstacle
 – Ken Hakuta

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 Star Denotes Holiday  Denotes Credit Union Closed			1 2A EMS 4	2 3A EMS 1	3 1A EMS 2	4 2B EMS 3
5 3B EMS 4	6 1B EMS 1	7 2C EMS 2	8 3C EMS 3	9 1C EMS 4	10 2D EMS 1	11 3D EMS 2
12 1D EMS 3	13 2E EMS 4	14 3E EMS 1	15 1E EMS 2	16 2A EMS 3	17 3A EMS 4	18 1A EMS 1
19 2B EMS 2	20 3B EMS 3	21 1B EMS 4	22 2C EMS 1	23 3C EMS 2	24 1C EMS 3	25 2D EMS 4
26 3D EMS 1	27 1D EMS 2	28 2E EMS 3	29 3E EMS 4	30 1E EMS 1	31 2A EMS 2	





September 2018

To help save for that special purpose like a vacation, new car, taxes or insurance open a Goal Saver account today.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 Star Denotes Holiday  Denotes Credit Union Closed						1 3A EMS 3
2 1A EMS 4	3 2B  Labor Day EMS 1 	4 3B EMS 2	5 1B EMS 3	6 2C EMS 4	7 3C EMS 1	8 1C EMS 2
9 2D EMS 3	10 3D EMS 4	11 1D EMS 1	12 2E EMS 2	13 3E EMS 3	14 1E EMS 4	15 2A EMS 1
16 3A EMS 2	17 1A EMS 3	18 2B EMS 4	19 3B EMS 1	20 1B EMS 2	21 2C EMS 3	22 3C EMS 4
23 1C EMS 1	24 2D EMS 2	25 3D EMS 3	26 1D EMS 4	27 2E EMS 1	28 3E EMS 2	29 1E EMS 3
30 2A EMS 4						








October 2018

Never spend money before you have it. – Thomas Jefferson

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 3A EMS 1	2 1A EMS 2	3 2B EMS 3	4 3B EMS 4	5 1B EMS 1	6 2C EMS 2
7 3C EMS 3	8 1C  Columbus Day EMS 4 	9 2D EMS 1	10 3D EMS 2	11 1D EMS 3	12 2E EMS 4	13 3E EMS 1
14 1E EMS 2	15 2A EMS 3	16 3A EMS 4	17 1A EMS 1	18 2B EMS 2	19 3B EMS 3	20 1B EMS 4
21 2C EMS 1	22 3C EMS 2	23 1C EMS 3	24 2D EMS 4	25 3D EMS 1	26 1D EMS 2	27 2E EMS 3
28 3E EMS 4	29 1E EMS 1	30 2A EMS 2	31 3A Halloween EMS 3			 Star Denotes Holiday  Denotes Credit Union Closed





November 2018

Now is the time to open your Christmas Club Account for 2019!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 Star Denotes Holiday  Denotes Credit Union Closed				1 1A EMS 4	2 2B EMS 1	3 3B EMS 2
4 1B EMS 3	5 2C EMS 4	6 3C EMS 1	7 1C EMS 2	8 2D EMS 3	9 3D EMS 4	10 1D EMS 1
11 2E EMS 2	12 3E  Veteran's Day EMS 3 	13 1E EMS 4	14 2A EMS 1	15 3A EMS 2	16 1A EMS 3	17 2B EMS 4
18 3B EMS 1	19 1B EMS 2	20 2C EMS 3	21 3C EMS 4	22 1C  Thanksgiving Day EMS 1 	23 2D EMS 2 	24 3D EMS 3
25 1D EMS 4	26 2E EMS 1	27 3E EMS 2	28 1E EMS 3	29 2A EMS 4	30 3A EMS 1	

December 2018

Money isn't the most important thing in life, but it's reasonably close to oxygen on the "gotta have it" scale. – Zig Ziglar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 Star Denotes Holiday  Denotes Credit Union Closed						1 1A EMS 2
2 2B EMS 3	3 3B EMS 4	4 1B EMS 1	5 2C EMS 2	6 3C EMS 3	7 1C EMS 4	8 2D EMS 1
9 3D EMS 2	10 1D EMS 3	11 2E EMS 4	12 3E EMS 1	13 1E EMS 2	14 2A EMS 3	15 3A EMS 4
16 1A EMS 1	17 2B EMS 2	18 3B EMS 3	19 1B EMS 4	20 2C EMS 1	21 3C EMS 2	22 1C EMS 3
23 2D EMS 4	24 3D EMS 1	25 1D  Christmas Day EMS 2 	26 2E EMS 3	27 3E EMS 4	28 1E EMS 1	29 2A EMS 2
30 3A EMS 3	31 1A New Year's Eve EMS 4					