













January 2019

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

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





February 2019

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 3B EMS 4	2 1B EMS 1
3 2C EMS 2	4 3C EMS 3	5 1C EMS 4	6 2D EMS 1	7 3D EMS 2	8 1D EMS 3	9 2E EMS 4
10 3E EMS 1	11 1E EMS 2	12 2A  Lincoln's Birthday EMS 3 	13 3A EMS 4	14 1A Valentines Day EMS 1	15 2B EMS 2	16 3B EMS 3
17 1B EMS 4	18 2C  President's Day EMS 1 	19 3C EMS 2	20 1C EMS 3	21 2D EMS 4	22 3D EMS 1	23 1D EMS 2
24 2E EMS 3	25 3E EMS 4	26 1E EMS 1	27 2A EMS 2	28 3A EMS 3		




March 2019

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 1A EMS 4	2 2B EMS 1
3 3B EMS 2	4 1B  Pulaski Day 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 EMS 3	13 1E EMS 4	14 2A EMS 1	15 3A EMS 2	16 1A EMS 3
17 2B St Patrick's Day EMS 4	18 3B EMS 1	19 1B EMS 2	20 2C EMS 3	21 3C EMS 4	22 1C 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
31 1A EMS 2						

April 2019

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




May 2019

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 2B EMS 1	2 3B EMS 2	3 1B EMS 3	4 2C EMS 4
5 3C EMS 1	6 1C EMS 2	7 2D EMS 3	8 3D EMS 4	9 1D EMS 1	10 2E EMS 2	11 3E EMS 3
12 1E Mother's Day EMS 4	13 2A EMS 1	14 3A EMS 2	15 1A EMS 3	16 2B EMS 4	17 3B EMS 1	18 1B EMS 2
19 2C EMS 3	20 3C EMS 4	21 1C EMS 1	22 2D EMS 2	23 3D EMS 3	24 1D EMS 4	25 2E EMS 1
26 3E EMS 2	27 1E  Memorial Day EMS 3 	28 2A EMS 4	29 3A EMS 1	30 1A EMS 2	31 2B EMS 3	




June 2019

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 3B EMS 4
2 1B EMS 1	3 2C EMS 2	4 3C EMS 3	5 1C EMS 4	6 2D EMS 1	7 3D EMS 2	8 1D EMS 3
9 2E EMS 4	10 3E EMS 1	11 1E EMS 2	12 2A EMS 3	13 3A EMS 4	14 1A  Flag Day EMS 1	15 2B EMS 2
16 3B Father's Day EMS 3	17 1B EMS 4	18 2C EMS 1	19 3C EMS 2	20 1C EMS 3	21 2D EMS 4	22 3D EMS 1
23 1D EMS 2	24 2E EMS 3	25 3E EMS 4	26 1E EMS 1	27 2A EMS 2	28 3A EMS 3	29 1A EMS 4
30 2B EMS 1						



July 2019

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





August 2019

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 1B EMS 1	2 2C EMS 2	3 3C EMS 3
4 1C EMS 4	5 2D EMS 1	6 3D EMS 2	7 1D EMS 3	8 2E EMS 4	9 3E EMS 1	10 1E EMS 2
11 2A EMS 3	12 3A EMS 4	13 1A EMS 1	14 2B EMS 2	15 3B EMS 3	16 1B EMS 4	17 2C EMS 1
18 3C EMS 2	19 1C EMS 3	20 2D EMS 4	21 3D EMS 1	22 1D EMS 2	23 2E EMS 3	24 3E EMS 4
25 1E EMS 1	26 2A EMS 2	27 3A EMS 3	28 1A EMS 4	29 2B EMS 1	30 3B EMS 2	31 1B EMS 3





September 2019

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








October 2019

Never spend money before you have it. – Thomas Jefferson

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







November 2019

Now is the time to open your Christmas Club Account for 2020!

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

December 2019

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