



Together, we're better.

MEMBER NEWSLETTER | SUMMER 2024

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EMBRACE THE JOYS *of summer*

Welcome to the summer edition of our newsletter! As the days grow longer and the temperatures rise, it's the perfect time to embrace the joys of summer with family and friends. Whether you're planning a relaxing staycation, embarking on an adventurous road trip, or simply enjoying the beauty of your own backyard, this season offers endless opportunities for fun and connection.

Summer is all about creating memories that will last a lifetime. Think about those lazy afternoons spent picnicking in the park, the laughter of children running through sprinklers, and the delicious aroma of a barbecue wafting through the air. It's a time to slow down, soak up the sun, and relish the simple pleasures of life.

For many of us, summer is also a chance to reconnect with nature. Whether it's a hike in the mountains, a day at the beach, or an evening under the stars, the great outdoors beckons us to explore and unwind. And is there any better way to enjoy these moments than with the ones we love?

As you dive into this season's newsletter, we hope to inspire you with tips and ideas to make your summer even more enjoyable. From fun DIY projects to delicious recipes and practical advice, we've got something for everyone. So grab a cool drink, find a shady spot, and get ready to discover how you can make the most of this wonderful time of year.

Here's to a summer filled with laughter, adventure, and cherished memories. Enjoy!



FUN IN THE SUN: EASY TIPS FOR A BUDGET-FRIENDLY SUMMER GETAWAY

Summer is here, and it's time to embrace the sunny days and blue skies! Whether you're planning a beach vacation, a mountain retreat, or a city adventure, making sure your finances are in tip-top shape can help you fully enjoy your summer getaway. Here are some fun and easy tips to keep your wallet happy while you soak up the sun:

SET A BUDGET AND STICK TO IT

Before you pack your bags, set a budget for your trip. Consider everything from travel and accommodation to meals and activities. This will help you avoid any unexpected expenses. Planning ahead means more room for spontaneous fun!

SAVE ON TRAVEL

Book your flights and accommodations in advance to snag the best deals. Explore travel sites for hidden gems and special discounts. A little planning can go a long way in saving those precious vacation dollars!

PACK SMART

Avoid extra baggage fees by packing light. Make a checklist to ensure you only bring what you need. Pro tip: Roll your clothes instead of folding them to save space and minimize wrinkles. More room in your suitcase means more room for souvenirs!

EAT LIKE A LOCAL

Eating out can quickly add up, so try shopping at local markets and enjoying picnics. Not only will you save money, but you'll also get to experience the local culture and flavors.

USE YOUR CARD WISELY

While on vacation, it's easy to overspend. Keep track of your spending and set a daily limit. This way, you can enjoy your trip without the worry of a post-vacation financial hangover.

KEEP TRACK OF YOUR SPENDING

Stay on top of your finances by using Honda FCU's mobile banking app. It allows you to check your balance, transfer funds, and receive instant alerts. Managing your money on the go doesn't get easier!

EMERGENCY FUND

It's always good to have a little extra cash set aside for emergencies. Whether it's an unexpected detour or a last-minute souvenir, having an emergency fund is a bit of insurance that can keep your trip running smoothly.

STAY SAFE AND SECURE

Before you head out, make copies of important documents like your ID, passport, and travel insurance. Store them separately from the originals. Being prepared means more time to relax and enjoy your adventure.



DIY SUMMER HOME PROJECTS: REFRESH YOUR SPACE WITH FUN AND EASY UPGRADES

Summer is the perfect time to embark on some exciting DIY projects to transform your home into a personal oasis. Whether you're looking to spruce up your outdoor space or add some new life to your interiors, these fun and easy projects are sure to inspire.

CREATE AN OUTDOOR LIVING SPACE

Turn your backyard into the ultimate summer retreat! Start with a cozy seating area by adding a mix of comfortable chairs, a hammock, and a stylish outdoor rug. String lights or solar lanterns can create a magical ambiance for evening gatherings. For a touch of nature, plant some vibrant flowers or start a small herb garden. These simple additions can make your outdoor space perfect for entertaining or relaxing on warm summer nights.

FRESHEN UP YOUR WALLS WITH PAINT

Nothing revitalizes a space like a fresh coat of paint. Choose a bright, cheerful color to bring some summer vibes indoors or go for a cool, calming shade to create a serene atmosphere. If you're feeling creative, consider painting an accent wall or adding a fun mural. With just a little effort, this project is quick, cost-effective, and makes a big impact.

DIY PLANTERS AND GARDEN BEDS

Embrace the gardening trend by creating your own planters or raised garden beds. Use reclaimed wood or upcycle old containers to give your garden a unique, personal touch. Plant a mix of flowers, herbs, and vegetables to enjoy throughout the summer. Not only will this beautify your outdoor space, but it's also a rewarding way to spend your time. Plus, growing your own produce can help you save money and promote a healthier lifestyle.

BUILD A FIRE PIT

A fire pit can extend your outdoor enjoyment into the cooler evenings. Build a simple fire pit using stones or bricks, and create a seating area with benches or chairs. This project can be completed in a weekend and will become a favorite spot for roasting marshmallows, telling stories, or just relaxing under the stars. A well-designed fire pit can also add value and appeal to your home.

UPDATE YOUR KITCHEN WITH A BACKSPLASH

Add some flair to your kitchen with a new backsplash. Peel-and-stick tiles make this project easy and mess-free, and they come in a variety of styles to suit any taste. Whether you prefer a classic subway tile or a bold, colorful pattern, a new backsplash can give your kitchen a fresh, updated look.

CREATE A HOME OFFICE NOOK

With more people working from home, having a dedicated workspace is essential. Transform a small corner of your home into a functional office nook. Use floating shelves to maximize vertical space, add a comfortable chair, and personalize the area with decor that inspires productivity. This project is perfect for making the most of small spaces.

INSTALL SMART HOME GADGETS

Upgrade your home's tech with some smart gadgets. Install a smart thermostat to keep your home cool efficiently, add smart lights for customizable ambiance, and consider a smart doorbell for added security. These gadgets can make your home more comfortable and convenient while adding a modern touch.

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APPLY TODAY! Contact a Member Services Representative at 1-800-634-6632 to get started.



*Closing cost fees deferred with funding of the loan. If the home equity loan or lines are closed within the first 24 months of initial funding, the actual closing costs incurred (up to \$300) must be reimbursed to Honda FCU.
**Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. Available to members in AL, CA, GA, IN, OH, SC, and NC. Not everyone may be eligible. NMLS# 709435 ©2024 Honda Federal Credit Union.





HOME GROWN ADVENTURES: CREATING MEMORABLE MOMENTS CLOSE TO HOME

As summer reaches its peak and the days grow long and warm, there's no need to travel far for adventure and fun. Whether you're spending time with family or friends, these engaging activities will transform your backyard or local park into the ultimate playground. Get ready for laughter, creativity, and a whole lot of unforgettable memories!

BACKYARD CAMPING EXTRAVAGANZA

Who says you need to travel to a distant campsite to enjoy the wonders of nature? Set up tents, roll out sleeping bags, and create a cozy campsite right in your backyard. Don't forget the marshmallows! Gather around a fire pit (or a portable one) to roast s'mores and tell ghost stories under the stars. Enhance the experience with a DIY nature scavenger hunt during the day and a stargazing session at night using a simple app to identify your favorite constellations.

ART IN THE PARK: DIY NATURE CRAFTS

Channel your inner artist with a day of nature-inspired crafts. Head to your local park and collect leaves, pinecones, and rocks. Then, set up a crafting station with paints, glue, and other supplies. Create beautiful leaf prints, painted rock pets, and pinecone bird feeders. These activities are perfect for all ages and allow everyone to bring a piece of the outdoors inside.



ULTIMATE BACKYARD OLYMPICS

Turn your backyard into an Olympic arena with a series of fun and friendly competitions. Set up a variety of games such as sack races, water balloon tosses, and obstacle courses. Create medals or ribbons for the winners and encourage everyone to participate, regardless of age. This is a fantastic way to get everyone moving and laughing together.

GARDEN PARTY PICNIC

Transform a simple picnic into a delightful garden party. Prepare an array of finger foods, refreshing drinks, and maybe even a few homemade treats. Lay out a colorful blanket and add some throw pillows for extra comfort. Enhance the ambiance with fairy lights or lanterns as the sun sets. Bring along some classic outdoor games like frisbee, badminton, or even a kite to fly high in the sky.

DIY OUTDOOR MOVIE NIGHT

Create a magical outdoor cinema experience right in your backyard. All you need is a white sheet or a portable screen, a projector, and some comfy seating. Set up a snack station with popcorn, candy, and drinks. Pick a family favorite movie and enjoy an evening under the stars. For a unique twist, consider a themed movie night with costumes and decorations to match the film.

NATURE WALK AND PHOTO SAFARI

Explore the beauty of your local park with a nature walk and photo safari. Equip everyone with cameras or smartphones and set off on an adventure to capture the wonders of nature. Focus on finding interesting plants, insects, and landscapes. At the end of the walk, share your favorite photos and maybe even print a few to create a nature collage or scrapbook.

BACKYARD SCIENCE LAB

Turn your backyard into a science lab with fun and educational experiments. Create a volcano using baking soda and vinegar, make giant bubbles, or set up a simple weather station. These hands-on activities are great for sparking curiosity and learning while having a blast. Invite friends over and turn it into a mini science fair with everyone showcasing their experiments.

PICNIC AND PLAY STORYTIME

Combine the joy of reading with the great outdoors by hosting a picnic and play storytime. Choose a selection of favorite books and find a shady spot in your backyard or park. Bring along some snacks and a cozy blanket. After reading, encourage kids to act out the story or draw their favorite scenes. This activity is perfect for sparking imagination and creativity.

GRILL & CHILL: SAFE SUMMER BBQ TIPS

GRILL PLACEMENT: Always place your grill on a flat, stable surface away from your home, deck railings, and overhanging branches. Keep it at least 10 feet away from any structures to prevent fire hazards.

CHECK FOR LEAKS: Before using your gas grill, check the gas tank hose for leaks. A simple soap and water solution applied to the hose can help you spot bubbles indicating a leak.

KEEP A SAFE ZONE: Establish a three-foot safe zone around the grill to keep children and pets away from the area.

USE PROPER TOOLS: Long-handled grilling tools reduce the risk of burns and splatters. Invest in quality tools designed for grilling to make your cooking experience safer.

NEVER LEAVE YOUR GRILL UNATTENDED: Stay vigilant while grilling. An unattended grill can quickly become a safety hazard.

CLEAN YOUR GRILL: Regularly clean your grill to remove grease build-up, which can cause flare-ups. A clean grill is a safer grill.

BE PREPARED: Always have a fire extinguisher or a bucket of sand nearby in case of a fire. Never use water to extinguish a grease fire.

HONDA FCU Summer Bingo

Visit a National Park	Have a Picnic	Go For a Bike Ride	Make Homemade Ice Cream	Attend a Local Festival
Take a Scenic Drive	Read a Summer Novel	Have a BBQ	Visit a Farmers Market	Play Mini Golf
Go Hiking	Fly a Kite	Plant a Garden	Stargaze in Your Backyard	Visit a Museum
Host a Game Night	Make a Fruit Salad	Go Camping	Create DIY Art	Take a Nature Walk
Attend an Outdoor Concert	Try a New Recipe	Visit a Local Library	Have a Water Balloon Fight	Watch Fireworks

INSTRUCTIONS:

1. Complete activities to mark off squares.
2. Get a BINGO by completing a row, column, or diagonal.
3. Share your completed bingo card on social media with the hashtag #HondaFCUSummerBingo for a chance to win a prize!

HOME *sweet* LOAN



At Honda FCU, we believe in making your homeownership dreams a reality. Our variety of mortgage options are designed to meet your unique needs, whether you're buying your first home, upgrading, or investing. With low down-payment options and flexible terms, we provide the support you need every step of the way.

- ⓧ Conventional, FHA, and VA loans available
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Your Journey to Homeownership Starts Here.
APPLY TODAY! Contact a Member Services Representative at 1-800-634-6632 to get started.

*Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. Not everyone may be eligible. NMLS# 709435 ©2024 Honda Federal Credit Union.



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