



ROYAL CONNECTION

Important Closing Notice

On April 1 and 2, 2009, Front Royal Federal Credit Union will be changing our data processor to provide our members with new and improved services in the future.

To facilitate this change, we will be closing our branches at 230 North Royal Avenue and 113 South Street on Wednesday, April 1 and Thursday, April 2, 2009. We will reopen our branches to our members on Friday, April 3, with drive-through services at 8am and lobby services at 9am.

We hope this closure will not cause great inconvenience to our members.

Upcoming Holiday Closings:

New Years Day

Thursday, January 1, 2009

Martin Luther King Day

Monday, January 19, 2009

Washington's Birthday

Monday, February 16, 2009

Happy 60th Anniversary!

Your Annual Meeting

will be held

Saturday, March 14, 2009

**Front Royal Volunteer Fire Hall
221 N. Commerce Avenue**

6:00 pm Refreshments

7:00 pm Meeting

Vacation Clubs

(No, not Club Med!)

Your first step toward an affordable vacation is to start saving for it. If you're planning a trip for the summer, consider using a vacation club account.

for other expenses. You can set aside a specific amount from each paycheck to ensure that you have enough money when your vacation rolls around.

You set up a vacation club account specifically to save for a vacation. That way the money is slightly less accessible and you're less inclined to dip into it

Stop in or call, and ask how we can help you save for your next vacation.



Give Your Glasses A New Life!

Front Royal Federal Credit Union has collected over 120 pairs of used prescription eyeglasses and prescription and non-prescription sunglasses as part of *Recycle for Sight* - a recycling program for Front Royal Lions.

The collected glasses will be cleaned and prepared for distribution in developing countries where eye care is often unaffordable and inaccessible - where an eye exam costs as much as one month's wages.

"This campaign is a Godsend," FRFCU Board of Directors and Front Royal Lions member Jim Kenney said. "Our members' generous donations will enable many people to see better throughout the world."

**Donate Blood -
Give the Gift of Life!**



**February 4, 2009
230 N. Royal Ave Branch
11:30-4:30pm**

Call 635-7133 x126 for an appointment

Investing for Retirement: Five Time-Tested Techniques

How should you manage the money you're saving for retirement? Here are five time-tested principles you can put into practice now:

1. Evaluate your investment mix. Because no one can regularly predict how investments will perform in the future, dividing your money among the different types of assets is a way to help reduce risk.
2. Review your portfolio. Annually evaluate how your investments are performing by comparing returns with their appropriate benchmarks.
3. Focus on the long term. Although history can't predict the future, despite downturns the market always has recovered. In fact, large-company stocks, as measured by the Standard & Poor's 500 Index, have outperformed all other types of investments since 1926, returning an annual average gain of about 10%.
4. Invest regularly. Despite market conditions, start or continue to invest regularly through employer-sponsored retirement plans or mutual fund automatic investment plans. Investing a fixed amount of money at regular intervals, called dollar-cost averaging, turns the market's ups and downs to your advantage. That's because your money buys fewer shares when prices are up and more when they're down.
5. Don't chase performance. Keep informed, but don't be swayed from your long-term investment plan based on market fluctuations or the barrage of conflicting



commentaries from market analysts. Furthermore, don't be influenced by the latest trends, and resist the temptation to shift all your money into the winners of the day.

Guiding Your Children Toward Financial Independence

Grade: F

That's the average report card 12th graders earned for financial literacy in 2008. For about a decade, the Jump\$tart Coalition® has been surveying high-school seniors about personal finance.

What our youth don't know is shocking. For example, only 27% understand that interest/dividends on savings accounts may be taxable. Only 40% realize they could lose their health insurance if their parents become unemployed.

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence. Join. As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

Share. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help. We're here to help. For more information, call 635-7133.



Do you want to save money, learn budgeting, financial planning AND make the most of your money?

If you're 13-17, you can join FRFCU's *Extreme Savings Club* and start saving today.

Call or stop by for more details.