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ENERGY ONE
Source



FUELING YOUR FINANCIAL FUTURE SINCE 1935

Energy One Federal Credit Union is a member-focused institution. We provide this monthly newsletter in an effort to help our members be educated and informed in the financial world today.

Holidays Without Stress How To Control Holiday Spending

The Holidays are supposed to be a time of joy and celebration. But too many of us find them to be a time of great financial stress too. How can you give gifts to so many loved ones while balancing the need to spend but not put yourself into a financial bind?

♦**Make a plan.** Just because it's the holidays, it doesn't mean you need to spend on impulse. Start now by writing out your gift list. Don't worry about picking any of the gifts just yet. But you can assign dollar amounts. Have a maximum amount you think you can afford, and dial that number back just a bit. Once you have your list and the number of dollars you're planning to spend on each recipient, add it all up. If it's too high, refine the dollar amounts on your

list and recalculate. Repeat until you have landed in your spending comfort zone.

♦**Make gifts by hand.** If you have more time than money this year, making handmade gifts is an ideal solution. Indeed, it's more than ideal – a store bought gift isn't always appreciated for very long. A handmade gift is frequently kept and treasured for a lifetime.

♦**Send Cards.** Cards are cheaper than gifts. Cheaper still if you create them by hand. And cheaper still if you give them in person to people you see regularly than if you spend money on postage.

♦**Try alcohol-free holidays.** Alcohol adds quite a bit to holiday expenses between Christmas and New Year's. Rolling back or eliminating alcohol can easily save \$30 to \$100 (or even more), for some families,

between all the holiday expenditures. That's enough to buy quite a few cards and stamps.

♦**Keep it simple.** Remember – the first Christmas was quite modest. They didn't even pay for a room at the inn. There's nothing wrong with a quiet Christmas at home with your family. Indeed, there's a great deal about that idea that gets it exactly right.



Slide past
your loan payment

Sign up to skip a loan payment this holiday season!



SIMPLE PLEASURES:
Take a minute.
Enjoy.



- *Make hot chocolate.
- *Light a fire, in a fireplace or light candles, then turn off the lights.
- *Get books from the library.
- *Go sledding.
- *Leave dinner in a slow cooker.
- *Enjoy a holiday cookie.
- *Roll out sleeping bags in the living room, have a family slumber party.
- *Contact someone who would love to hear from you.
- *Sing a holiday carol.

Look and Feel Wonderful this Holiday Season

Holidays are busy. In the midst of parties, shopping, family time, events, meals and housekeeping as well as endless chores and errands, it does become easy to forget about looking good and feeling good.

Here are 7 simple feel-good ideas that surprisingly make you look good as well. ***smiling***

1. Use Simple Kitchen Ingredients for Quick Beauty Fixes. Take a moment and indulge in a quick kitchen spa treatment. For hands and feet, simply mix a tablespoon of sugar in a tablespoon of warm olive oil and massage into hands and feet, till you can feel the sugar dissolve. Rinse for baby soft fingers and toes.
2. Spend Some Time Outdoors. Spending all day indoors is enough to get even the most positive person feeling low and depressed. Though it's cold outside, it's worth a few minutes of brisk winter air to really give your spirits a boost. Bundle up and breathe in the fresh air!
3. Read a Good Book. I know, in the midst of busy holidays, it

isn't possible to read a good book at one go. But you can pick a book and read it in ten to fifteen minute sessions. Or turn off the TV, make a warm mug of coffee and enjoy a quiet evening. Books have an incredible way of lifting our spirits, teaching us new and interesting things and opening the doors to worlds unknown.

4. Get Some Exercise... Everyday. This may seem tough but it really isn't. Even ten minutes a day is good. So, get moving. Take the stairs instead of the elevator. Jog around the apartment block instead of strolling. Sweep the house instead of vacuuming. Exercise not only makes you look good by helping you shed any extra weight, it also makes you feel good by releasing endorphins or happy hormones.
5. Make a Choice to Eat Healthy. This time of year is so hard to make healthy dining choices, but it can be done. Fresh fruits and veggies and home cooked meals



will make a difference.

6. Dress for the Season. Be mindful of the weather this time of year. Sometimes wearing clothes too bulky or too tight make you feel under the holiday spirit. Dress warm, comfortable and occasionally throw in the

“ Turn off the TV, make a warm mug of coffee and enjoy a quiet evening.”

holiday themed accessory. It will make you and those around you smile.

7. Meditation. Take a moment, sit down, and

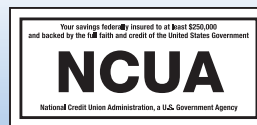
just breathe. This is one of the simplest and cheapest ways of feeling good. A short ten-minute meditation session is enough to recharge, refocus and leave some stress behind. LLewis106

Give the gift that always fits!



MONTHLY NEWSLETTER CONTEST

You could win \$25—just for reading the Energy One Source. A member's name and the last three numbers of their zip will be hidden within the newsletter (example: JDoe119). If it matches **your** name and zip, e-mail scapper@energyone.org with Newsletter Contest in the subject line. Once the match is verified, Energy One will deposit \$25 into the winner's account. Contest rules are available online at energyone.org/newslettercontest.asp.



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