

**E** D U C A T I O N  
**C** R E D I T U N I O N

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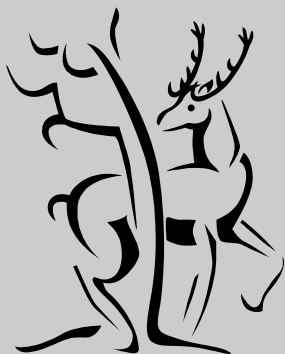
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# Credit Union Representative Memo

*The credit union staff and  
board of directors would like  
to wish you a safe and happy  
holiday!*

## Christmas Hours

### Closed

**Monday, December 26**

**Tuesday, December 27**

**Monday, January 2**

*Regular hours apply  
outside of specified dates.*



## Quarterly Newsletter

Please post the enclosed  
December Newsletter(s).