

On the Money with Food

Do the poor economy and ballooning grocery prices have you ready to forgo food? While you can't change the economy, you can save money on your grocery bills.

"One way to save is by using basic buying strategies that apply to everyone," says George Barany, director of financial education for the Consumer Federation of America, Washington, D.C., and for the Youth Saves program at America Saves.

Try these grocery shopping strategies:

- Compare unit price—Take note of the price per pound or ounce for a particular food.
- Check out what's on sale—Make sure

to be flexible with your recipes.

- Clip coupons—Coupons can save you up to \$25 a month when used on groceries.
- Shop multiple stores—Prices vary from store to store, so you can save by shopping at two or three.
- Shop local—Farmers markets are a great way to save money, buy fresh food, and, well, meet the farmers.
- Plan your trips to the store —If you shop for groceries once a week with a list, you'll most likely spend less time and money.
- Be wary of bulk buys —If you buy too much, your "savings" will end up in the garbage. If you do purchase larger quantities of meat—such as hamburger or chicken—divide into portions needed for meals and freeze.

And, if you like to eat out, you can keep that cost down as well.

"To keep the price low, split an entrée, have an appetizer and salad, and order very little or no alcohol," says Barany. "You can also watch for weekly specials at restaurants."

Keep in mind, no matter how you purchase food, if you have a plan and spend a little time comparing prices and making lists, you can save money.



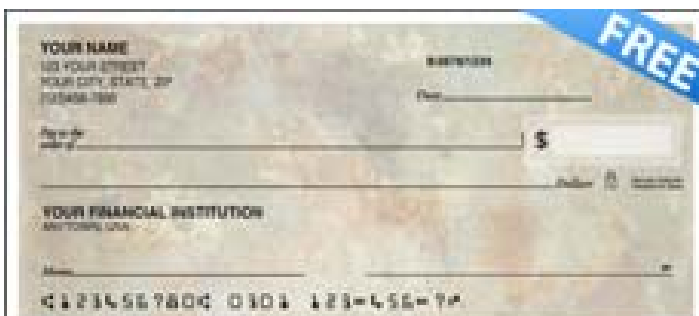
"Like so many things, the more thought you put in, the better your results," says Barany. "If you think, you'll be more satisfied and spend less."

Paying Too Much For YOUR Checking Account?

Financial Institution	Monthly Fees	Min. Balance to Avoid Fees	Min. Balance To Open	Overdraft Transfer Fee
Chase	\$ 12.00	\$ 1,500.00	\$ 25.00	\$12 per transfer
Bank of America	\$ 9.00	\$ 1,500.00	\$ 25.00	\$10 per transfer
Wells Fargo	\$ 5.00	\$ 1,500.00	\$ 100.00	\$12.50 per transfer
Desert Schools	\$ 5.00	N/A	N/A	\$5 per transfer
San Tan Credit Union	\$ 2.00	\$ 500.00	N/A	No Charge

Information current as of 9/30/2011 via corresponding websites

Good For 1 FREE Box Of Checks*



- Restrictions apply
- Call for details
- Must present Coupon for validation

*When you open a new checking account before December 31, 2011

Save Money: Shop Online

You may be thinking: How can I save money by shopping online, when I have to pay for shipping? Think again—numerous sites help you save money just by shopping online instead of in stores. In fact, many of these sites offer items at a discount because they don't have to pay store management, staff, or other overhead and operating costs.

Here are some suggestions for navigating the online shopping world:

* Collect coupons—Sign up for e-mails from your favorite stores, collect coupons for things you might buy, or sign up for affiliate programs from places you frequently shop.

* Wait for sales—Stores host sales from time to time that could end up saving you a lot of money if you wait for them. Promotions like free shipping are well worth the wait.

* Sign up for rewards programs—Rewards programs can offer big savings.

For example, mypoints.com gives you 10 points to a dollar for shopping at places like Target, Overstock.com, or Barnes & Noble. You

also can join free shipping clubs, where you pay to join and then receive exclusive coupons and discounts on items, as well as free or reduced shipping.

Use this list of sites to start your online shopping trip:

* Comparison shopping sites

Many websites specialize in helping you find the lowest price for a purchase, saving you both time and money. Just type in what you want to buy, and the sites show you where you can buy it and what it will cost.

* Bizrate.com
* Shopzilla.com
* Shopping.com
* Shopping.yahoo.com
* Overstock.com
* Dealio.com

* Online markets

Online markets offer thousands of products from various sellers. They are great sites to use when you know exactly what you want to purchase.

* Ebay.com
* Amazon.com
* Etsy.com

* Helpful sites

These sites are not necessarily online shopping sites, but they offer helpful shopping tips, in-store promotions, and coupons you can use in popular stores.

* Freeshipping.org
* Retailmenot.com
* Ebates.com
* Secretprices.com
* GasBuddy.com
* Kayak.com



FALL

Edition



The first members to contact San Tan CU by phone on or after 010/12/2011 with the correct answer to any of our trivia questions wins!*

Entry Level (worth \$15): How many Fridays the 13ths occur in 2011?

Masters Level (worth \$35): What is the name of the largest indoor amusement park in the US?

Doctorate Level (worth \$50): What are two other chemicals that cause coloring in leaves besides chlorophyll?

*each member may only win once per calendar year.
Employees and volunteers of STCU are not eligible to win.



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NCUA

National Credit Union Administration, a U.S. Government Agency