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How can I save more money to help with Holiday expenses.

At Southwest Montana Community Federal Credit Union we offer a couple of very good options to help with holiday expenses. First of all we offer a Christmas Club account which you can contribute to at any time during the year and in November the credit union will send you a check for what you have contributed throughout the year. It is a great way to save money for the holiday.

Second of all we offer the Holiday Skip-a-Pay. This runs November 15, 2025 thru January 15, 2026. It allows you to skip one months payment. That payment that you skip will be added at the end of the loan. This can be done on Vehicle and Signature loans. Mortgage Loans, Home Equity Loans and Visa's are not eligible. The conditions are that you are not delinquent on the loan, that you have had the loan at least 3 months. A fee of \$45.00 will be taken from your Savings account. This is a great way to get a little extra money for holiday expenses. Contact the Credit Union with any additional questions.