



CU CONNECTED

FIRST QUARTER · 2018

ZERO, ZILCH,
ZIP, NADA
ON BALANCE
TRANSFERS



GET OUTSTANDING PURCHASING POWER WITH AN SPCO MASTERCARD®.

- No balance transfer fee
- No annual fee
- Competitive interest rates starting as low as 10.90% - 12.90% APR¹
- Generous credit limits
- 25-day grace period³
- Cash advances from ATMs worldwide
- Low minimum payment
- No over-the-limit fees
- Emergency card replacement

TRANSFERRING A BALANCE IS EASY!

- 1 Access your SPCO MasterCard® account online at www.GoToMyCard.com to quickly transfer your other card balances and view your account information 24/7!
- 2 Or, give us a call at 713-455-8586 and we'll be happy to help.

¹APR is Annual Percentage Rate. Rate quoted based on approved credit. ²Start now with a limited-time offer of 0% Annual Percentage Rate (APR) for 6 months. After then, your rate will change to the rate based on your credit at the time of approval. Rates and terms are subject to change without notice. Balance Transfers are processed in accordance with your Credit Card Agreement and are subject to credit availability. If you request a balance transfer to be made, you should not rely on a balance transfer to be made by any particular date. Although most balance transfers will be made sooner, it could take up to four weeks before payment to your other account is made. Accordingly, you should continue to make all required payments on your other accounts until you confirm that the balance transfer has been made. Balance transfers may not exceed your available credit. If you transfer a balance that contains a dispute with a creditor, you may lose certain dispute rights. When you transfer a balance, the amount transferred will be treated as a Cash. Please refer to your Credit Card Agreement to determine your Cash Annual Percentage Rate. In addition to periodic finance charges, balance transfers are not subject to an additional fee. There is no grace period for balance transfers. For specific information about the costs, please call 713-455-8586. ³Grace period on all purchases when your account is paid in full by the due date on your previous statement or there is no previous balance. Offer ends March 30, 2018.

0%
APR¹

6-MONTH
INTRODUCTORY
BALANCE
TRANSFER
RATE²

ZERO, ZILCH, ZIP, NADA...
THAT'S HOW MUCH YOU'LL PAY
FOR BALANCE TRANSFERS.²

APPLY TODAY AT WWW.SPCCU.ORG.

WWW.SPCCU.ORG

SAVE MONEY TODAY. DO MORE TOMORROW.

SPCO offers two types of Individual Retirement Accounts that can help you save for your future.

WHAT THEY HAVE IN COMMON



CONTRIBUTION LIMITS

\$5,500 age 49 and under
\$6,500 age 50 and older



CONTRIBUTION DEADLINE

Tuesday, April 17, 2018 (for the 2017 tax year)



MINIMUM INVESTMENTS

No minimum to open an SPCO IRA



FEES

No setup, maintenance or transaction fees for an SPCO IRA

Individual retirement accounts are a smart way to save for the future. Open an IRA today!

WHAT'S DIFFERENT	ROTH IRA	TRADITIONAL IRA
TAX BENEFITS	Tax-free growth and tax-free qualified withdrawals.	Tax-deferred growth and tax-deductible contributions.
AGE REQUIREMENTS	Contribute at any age.	Contribute until you're 70½.
INCOME REQUIREMENTS	Your income affects how much you can contribute.	Your income does NOT affect how much you can contribute.
WITHDRAWAL TAXES	You won't pay taxes when you withdraw your contributions, and you won't pay federal taxes on your earnings, as long as the five-year aging requirement has been met.	You will pay taxes when you withdraw your pre-tax contributions and when you withdraw any earnings.
EARLY-WITHDRAWAL PENALTIES	If you make withdrawals before you're 59½, you might have to pay taxes on your earnings plus a 10% additional tax.	If you make withdrawals before you're 59½, you might have to pay a 10% penalty.
REQUIRED MINIMUM DISTRIBUTIONS (RMDs)	RMDs do not apply during your lifetime.	RMDs must be taken starting in the year you turn 70½.

\$2,500 ACADEMIC SCHOLARSHIP

ATTENTION GRADUATING HIGH SCHOOL SENIORS

We encourage you to apply for our \$2,500 scholarship established in honor of our fallen friend, Deputy Darren Goforth. The scholarship application and requirements can be found at www.SPCOCU.org. The deadline to submit an application is Friday, May 18, 2018.



PHONE SCAM ALERT

Every year, thousands of people lose money to telephone scams. Scammers often use caller ID spoofing to change the caller ID and make it look like the call is coming from someone you know. They may even claim to work for SPCO Credit Union and use your name, address and other personal information to sound official. **REMEMBER** – they will say anything to cheat you out of your money!

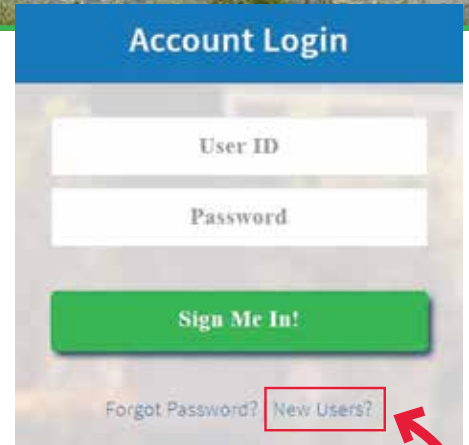
Please know that you will **NEVER** receive a phone call from SPCO Credit Union asking for your personal information, account number or social security number. If you receive a suspicious call, it is likely a scam. **HANG UP** and give us a call. **DO NOT** press 1 to speak to a live operator. You should also report the fraudulent call to the Federal Trade Commission's Complaint Assistance at www.ftccomplaintassistant.gov.



BANK ONLINE AND CARRY ON WITH LIFE

Take care of all of your financial transactions anywhere you have internet access with our free Online Banking service.

- Check account balances
- Transfer funds between accounts
- View transaction history
- Set up and pay bills electronically
- See what checks have cleared
- And much more!



Visit www.SPCOCU.org and click New Users to register today. Bank online so you can carry on with your life!



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

YOUR BENS KEEP ADDING UP

Here's how it works:

Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.



Current Sprint customers will receive a **\$50** cash reward for **every line** transferred into Sprint Credit Union Member Cash Rewards.



Plus, get a **\$50** loyalty cash reward **every year** for **every line**.



Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing vest. status). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. (Pays port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes M80 devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint wireless or providers associated with Sprint's e. Virgin Mobile USA, Boost Mobile, Common Sense Mobile and Assurance. (May not be combinable with other offers. \$99 Loyalty Cash Rewards. Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 13 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/cashrewards. Other Terms: Offer/coverage not avail. everywhere or for all phone/electronics. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at everydaycreditunion.org/sprintrewards within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).



ANNUAL MEETING AND BOARD ELECTION INFORMATION



ANNUAL MEETING

May 10, 2018

Doors open at 6 p.m.

Home2 Suites

7815 Willow Chase Boulevard
Houston, TX 77070

- Petitions must be made with 1% of members' signatures (minimum of 20 and maximum of 500).
- Nominations by petition must be received by February 10, 2018.
- Each nominee by petition must submit a statement of qualifications and biographical data with the petition.

RULES FOR NOMINATION FROM THE FLOOR AT THE ANNUAL MEETING

Nominations cannot be made from the floor and the election will not be conducted by ballot when there is only one nominee for each position to be filled.

PROCEDURES FOR THE ELECTION

Nominations will be posted in a conspicuous place at the credit union office by April 13, 2017 – 30 days prior to the Annual Meeting.

MEETING SET FOR MAY 10, 2018

The election will be conducted at the Annual Meeting. Irrespective of the number of shares, no member has more than one vote. All elections are determined by plurality vote. When only one member is nominated for each position to be filled, the chairman of the board may take a voice vote or declare each nominee elected by general consent or acclamation at the annual meeting. No member may vote by proxy. An organization, incorporated or otherwise, holding membership in the credit union may only be represented by one person authorized to represent it and said authorization shall be maintained on file in the credit union.

BOARD OF DIRECTORS AND TERM EXPIRATIONS

STEVE EMMOTT	Chairman	2019
HARVEY L. HAYES JR.	Vice Chairman	2019
DEE FARINO	Secretary	2019
CHARLEY JOHNSON	Treasurer	2020
JAMES REYNOLDS	Director	2020
MARLIN PHILLIPS	Director	2018*
TIM ADAMS	Director	2018*

NOMINATING COMMITTEE

- Charley Johnson
- Dee Farino
- James Reynolds

The Nominating Committee presents the following candidates for Board of Director.

*These Board Members are up for reelection in 2018. Elections will be held on May 10, 2018, at the Annual Meeting.

MANAGEMENT

BOARD OF DIRECTORS

CHAIRMAN

Steve Emmott

SECRETARY

Dee Farino

DIRECTORS

James Reynolds

PRESIDENT/CEO

Tim Adams

VICE CHAIRMAN

Harvey L. Hayes Jr.

TREASURER

Charley Johnson

Marlin Phillips

Tim Adams



www.SPCCU.org



SPCO CONTACT INFORMATION

12755 N. Houston-Rosslyn Road
Houston, TX 77086

713-455-8586

Toll Free: 800-388-5350

HOLIDAY CLOSURES



Martin Luther King, Jr. Day

Monday, January 15th



Presidents' Day

Monday, February 19th