



# CU CONNECTED

Rates as low as

**9.50%** APR<sup>1</sup>

Terms up to 48 months

Affordable monthly payments

Easy application

*Don't Miss the Bus*

Check out our **BACK TO SCHOOL!** Special!

*Play it smart and use the extra cash for:*

- Tuition
- Text Books
- Laptops/Tablets
- School supplies
- Dorm Room Essentials
- Clothes and Shoes

Call, stop in or apply online today at [www.SPCCU.org](http://www.SPCCU.org)



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<sup>1</sup>APR is Annual Percentage Rate. Rates and terms based on credit qualifications and are subject to change without notice. Loan rates and terms are accurate as of 7/1/2017. A Personal fixed-rate loan for \$2,500 based on a 9.50% APR paid over 48 months would have 48 monthly payments of \$62.81. Offer expires 8/31/2017.

# SKIP-A-PAY



## BECAUSE ADULTS DESERVE A SUMMER BREAK TOO!

Take a break from your loan payment(s) this summer and enjoy some extra cash with our Summer Skip-a-Pay program. You pick the month of the payment you'd like to skip and SPCO will handle the rest. Then, what you do with the extra cash is completely up to you!

Visit [www.SPCOCU.org](http://www.SPCOCU.org) to skip your summer payment!

\*\$25 fee per loan. Subject to approval. Eligible loans must have 3 consecutive and complete monthly payments posted to the account and all SPCO loans must be current and in good standing. Interest will accrue and repayment term will be extended. All terms and conditions of the loan still apply. Loans with co-signers will require both signatures on the request form. No more than two skipped payments are allowed on any loan in a single calendar year. Mortgage loans and credit cards are not eligible. If loan payments are automatically deducted, your regular payment amount will be deposited into your share account.



## A MESSAGE FROM THE PRESIDENT

We held our Annual Meeting on Saturday, May 13, 2017, and I'd like to thank our members who joined us for the meeting, dinner and door prizes. We appreciate your continued loyalty and support and because of you, SPCO Credit Union remains financially strong. As mentioned at the meeting, I announced the resignation of W.R. "Bill" Womack from the Board of Directors of SPCO Credit Union.

I first met Bill Womack in 2005 to discuss the potential merger of SPCO Credit Union with Missouri Pacific Houston Federal Credit Union. In this first meeting, it was immediately apparent that he was focused on crafting a "win-win" relationship for the members of both credit unions. This was not going to be just about growing the asset size of SPCO credit Union. In this view, it was his desire to have the Board comprised almost equally from both credit unions. There were not going to be losers in this merger, only winners and this proved to be the case.

In over 40 years of volunteering, Bill served SPCO Credit Union with integrity, selflessness, and vision. As Chairman of the Board, he facilitated good governance by listening to all views and demanding that the board and management be constantly member focused.

Personally, I found Bill to be supportive and he possessed the wise counsel I needed. He challenged me to offer new products and services to meet "our mission to be the trusted partner in each member's financial life."

Thank you is too simplistic and something he does not need. His love of the credit union and its members is why he volunteered his time and effort. I personally would like to thank Bill and express my gratitude for everything he has done for me during my time at SPCO Credit Union.

Regards,

A handwritten signature in black ink, appearing to read "J. Tim Adams".

Tim Adams  
President, CEO  
SPCO Credit Union



*PROFESSIONAL SERVICE*

*AFFORDABLE PRODUCTS*

*HELPFUL RESOURCES*



## \$2,500 SCHOLARSHIP WINNER

SPCO Credit Union is pleased to announce the recipient of the Goforth Memorial Scholarship.

### CHLOE GREEN

Chloe currently attends North East School of the Arts in San Antonio, Texas and will graduate in the top 15% of her class. She plans to attend the Maryland Institute College of Arts to study illustration.

Congratulations and best of luck to Chloe, as she pursues her higher education.



## HOLIDAY CLOSURES

SPCO will be closed for the following holidays. Access your SPCO accounts anytime using Online Banking or our Automated Teller System.

We will reopen the following day with regular operating hours.

- **Tuesday, July 4**  
Independence Day
- **Monday, September 4**  
Labor Day
- **Monday, October 9**  
Columbus Day



## ISN'T IT TIME YOUR CHECKING ACCOUNT DID SOMETHING NICE FOR YOU? WE THINK SO!

SPCO is proud to offer a Better than Free Checking Account with bonus features that can help you save money, earn rebates, protect your purchases and even provide free insurance and fraud support in the event of identity theft.

### Better than Free Checking Perks include:

- Only \$25 to open
- No minimum balance requirement
- No monthly service charge
- Unlimited check writing
- Free eStatements and Direct Deposit required
- Overdraft protection available
- Free Visa Debit Card available
- Free online and bill pay
- Free mobile banking
- ATM access

Visit [www.SPCOCU.org](http://www.SPCOCU.org) to learn more!

## 5 TIPS TO EXTEND THE LIFE OF YOUR SMARTPHONE BATTERY

### Dim the screen brightness or use auto brightness

Extend the life of your battery dramatically by using auto-brightness - it adjusts the screen's brightness to ambient lighting levels. For better results, turn your screen's brightness down to the lowest setting.

### Keep the screen time out short

This refers to the time it takes for your smartphone to go to sleep (screen turns off). Every second counts here, so consider reducing it to 30 seconds or less.

### Turn off Wi-Fi

Turn it off when you go out the door, and turn it back on only when you plan to use a Wi-Fi network.

### Don't leave apps running in the background

Apps running can burn a lot of energy. By killing apps that you aren't using, you can drastically reduce power consumption.

### Don't use vibrate

Did you know that vibrating uses much more power than playing a ringtone? After all, a ringtone only has to make a tiny membrane in your phone's speaker vibrate enough to produce sound.



LOVE MY  
CREDIT UNION  
REWARDS

You could get a \$100 cash reward for FREE just for switching to Sprint. AND another \$50 for every line you transfer. Already a Sprint customer? Receive an annual \$50 loyalty cash reward for every line. It's our best cash rewards EVER! And one more reason why it's great to be a credit union member.

Sign up for Sprint Credit Union Member Cash Rewards now at [www.SPCOCU.org](http://www.SPCOCU.org).



## ACCESS TO CREDIT UNION DOCUMENTS

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

1. Balance sheet and income statement
2. A summary of the most recent annual audit completed
3. Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines
4. Board policies, and copies thereof; and
5. Internal Revenue Service Form 990.

# DEPOSITING MONEY HAS NEVER BEEN EASIER

Save a trip to the credit union by depositing your checks via our new Remote Deposit service. With Remote Deposit, you have the flexibility to deposit a check into your SPCO account wherever and whenever it is most convenient for you. This FREE service is available to qualified members via your Mobile App for iPhone and Android devices.

**Plus it's as easy to use as your mobile phone camera:**

1. Download and launch the Mobile App on your phone and log in using your Online Banking ID and password.
2. Choose "Select Deposit".
3. Select the account into which you want to deposit the check.
4. Enter the amount of your check.
5. Sign the back of your check to endorse it - endorsement must include your:
  - Account number
  - Signature
  - Print "For Remote Deposit Only"
6. Snap a picture of the front and back of your check.
7. Submit the check for deposit.



Easy and secure - start using Remote Deposit today!

## ATM SAFETY TIPS

Here are some common sense safety guidelines and suggestions to help protect you and your accounts when using an ATM.

- Treat your card like cash. Always keep your card in a safe place.
- To prevent fraud, memorize your personal identification number (PIN). Do not write it on or store near your card and never tell it to anyone, especially over the phone. Your credit union will never ask for your PIN.
- Never leave your receipt or discard it at the ATM and check your receipts against your monthly statements. If your card is lost or stolen, or you think someone may know your PIN, report it immediately to SPCO Credit Union.
- At drive thru and walk up ATMs, have your card ready and always look around before conducting a transaction. If you see anything suspicious, cancel your transaction and leave the area.
- If you are followed after using an ATM, seek a place where people, activity, and security can be found. If necessary, call the police.



## COMPLAINT NOTICE

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with SPCO Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department via:

Mail – 914 East Anderson Lane  
Austin, TX 78752-1699  
Telephone – 512-837-9236  
Website – [www.tcup.state.tx.us](http://www.tcup.state.tx.us)

## SPCO PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and procedures with respect to your personal information at [www.SPCOCU.org](http://www.SPCOCU.org) or we will mail you a free copy, upon request, if you call us at 713-455-8586.

## Management

### Board of Directors

Steve Emmott - Chairman  
Harvey Hayes Jr. - Vice Chairman  
Dee Farino - Secretary  
Charley Johnson - Treasurer  
Jimmie Bulanek - Director  
James Reynolds - Director  
Marlin Phillips - Director

### President/CEO

Tim Adams

## Our Current Loan Rates

Loan Type	Max Term	APR*
Signature	48 Months	9.50%
New Auto	48 Months	2.75%
Used Auto	48 Months	2.75%

\*Annual Percentage Rate. Rates shown are as low as.  
All loans are subject to credit approval.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Federally Insured by NCUA



713-455-8586  
Toll Free: 800-388-5350  
[www.spcocu.org](http://www.spcocu.org)

12755 N. Houston-Rosslyn Road  
Houston, TX 77086