

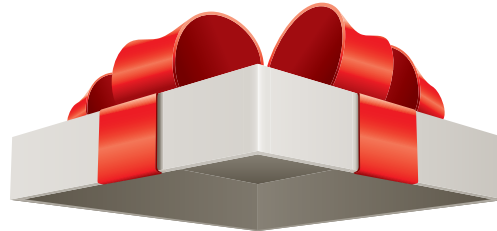


CU CONNECTED

GIVE YOURSELF A RIDE AND GET 1% CASH BACK!



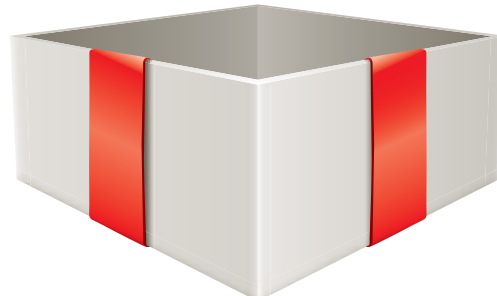
Give yourself the gift of a new ride this year and get some extra cash in your pocket! Finance a new or used vehicle or refinance your auto loan from another financial institution at SPCO and get:



1% CASH BACK²

NO PAYMENTS UNTIL AFTER THE HOLIDAYS³

RATES START AS LOW AS 2.75% APR¹



HOW MUCH COULD I GET?

LOAN AMOUNT	CASH BONUS
\$20,000	\$200
\$30,000	\$300
\$40,000	\$400
\$50,000	\$500



APPLY ONLINE AT
WWW.SPCOCU.ORG



GIVE US A CALL AT
1-800-388-5350



OR VISIT THE
BRANCH TO TODAY!

PG 2

- CRACK OPEN THE HOLIDAYS
- A MESSAGE FROM THE PRESIDENT

PG 3

- HOLIDAY CLOSURES
- SHARED BRANCHING
- EXTRA JINGLE IN YOUR POCKET
- MAKE THE SWITCH

PG 4

- REMOTE DEPOSIT IS HERE

¹APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 10/01/2017. The as low as 2.75% APR includes applicable discounts for various SPCO products and services. A fixed rate loan for \$30,000 based on a 2.75% APR paid over 48 months would have 48 monthly payments of \$660.72. Current SPCO auto loans are not eligible for this refinance offer. Offer expires 12/30/2017. ²1% cash back will be paid at loan closing. 1% of a \$30,000 loan amount is \$300. Cash back bonus will be deposited into the member's SPCO savings account. Cash back is subject to all applicable taxes and is your responsibility. Current SPCO auto loans are not eligible. You must be current on your loan to qualify. ³Maximum no payments for 90 days.

CRACK OPEN THE HOLIDAYS

Extra cash can always come in handy at this time of year so crack open the holidays with a personal loan from SPCO!

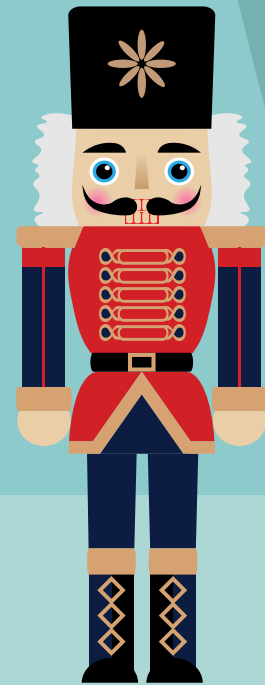
RATES
START AS
LOW AS

9.50% APR¹

TERMS UP TO 48 MONTHS

Use the cash for shopping, holiday travel, to wrap up year-end expenses or to treat yourself! You deserve it!

APPLY TODAY at www.SPCOCU.org



¹APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 10/01/2017. Members may be eligible for applicable rate discounts for various SPCO products and services. A fixed rate loan for \$1,500 based on a 9.5% APR paid over 12 months would have 12 monthly payments of \$131.53.



A MESSAGE FROM THE PRESIDENT

Why Credit Unions Are Worth Celebrating

October is always a special month in the credit union industry because we celebrate the philosophy and achievements of credit unions on the third Thursday in October. The theme for 2017 International Credit Union Day is "Dreams Thrive Here" and it's meant to serve as a reminder of how effective credit unions like SPCO are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, our primary purpose is—and always has been—to be of service to their members. That means you!

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

Through the first half of 2016, according to data collected by the Credit Union National Association, credit union members saved \$9.3 billion over what they would have paid at banks: \$1.9 billion through higher yields on savings, \$1.2 billion on lower fees, and \$6.2 billion on lower loan rates.

So on October 19, 2017 - International Credit Union Day - we want to say a special thank you to our loyal members. You make SPCO Credit Union strong and successful!

As a side note, keep an eye out for our new website coming soon!

Regards,

Tim Adams
President, CEO
SPCO Credit Union



PROFESSIONAL SERVICE

AFFORDABLE PRODUCTS

HELPFUL RESOURCES



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.

- **Monday, October 9** - Columbus Day
- **Friday, November 10** - Veterans Day
- **Thursday, November 23** - Thanksgiving Day
- **Friday, November 24** - The day after Thanksgiving
- **Monday, December 25** - Christmas Day
- **Monday, January 1** - New Year's Day

SHARED BRANCHING

As a member, you can access your SPCO accounts from dozens of locations all over Houston, and thousands of locations nationwide via the Shared Branching Network. Shared Branching is a nationwide network of over 5,000 credit union locations. This cooperative network lets you access your SPCO Credit Union accounts from another credit union's location when you're on-the-go. No matter where you go, you can take your SPCO accounts with you.

How do I find a Shared Branch location?

1. Visit the CO-OP Shared Branch website at www.co-opsharedbranch.org.
2. Call 1-888-SITE-CO-OP.
3. Download the free locator app for Android or iPhone at www.co-opsharedbranch.org.

Now our North Houston-Rosslyn branch is also a shared branch location so we can accept transactions for non-SPCO credit union members! **Make yourself at home at credit unions nationwide!**



Extra
Jingle
in your
Pocket

EXTRA CHEER IN THE HOLIDAY

If you need a little extra jingle in your pocket, SPCO can help. Take advantage of our Skip-A-Pay* program and put a little extra cheer in your holiday.

Skipping a payment has never been easier!
Visit www.SPCCU.org and apply today!

*\$25 fee per loan. Subject to approval. Eligible loans must have 6 consecutive payments posted to the account and all SPCO loans must be current and in good standing. 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 any twelve (12) month period. Not available for mortgage and credit cards. If loan payments are automatically deducted, your regular payment amount will be deposited into your share account.

MAKE THE SWITCH AND GET A \$100 CASH REWARD



\$100 CASH REWARD WITH EVERY NEW LINE

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

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







REMOTE DEPOSIT IS HERE!

Depositing Money Has Never Been Easier

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.
 
- 2 Log into your account using your Online Banking ID and password.
- 3 Choose "Select Deposit".
- 4 Select the account into which you want to deposit the check.
- 5 Enter the amount of your check.
- 6 Sign the back of your check to endorse with the following:
 - Account number
 - Signature
 - Print "For **MOBILE** Deposit Only"
- 7 Snap a picture of the front and back of your check.
- 8 Submit the check for deposit.



Fingerprint ID is Available

Instead of logging into your account with your username and password, now you can use your fingerprint! Simply download the app and select the option for "fingerprint authentication." The next time you log in, the app will prompt you to set up. After it is set up, just open the app and place your thumb on the phone's circle home button to log into your account.

Visit www.SPCOCU.org to learn more!

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

12755 N. Houston-Rosslyn Road
Houston, TX 77086