



CU CONNECTED

SECOND QUARTER · 2018

ENJOY THE OPEN ROAD WITH CASH BACK

Enjoy the open road AND cash back when you finance your auto at SPCO. If you are looking to finance a new or used auto this spring or you have an auto financed elsewhere, there is no better time to move it to SPCO Credit Union! Not only do we offer great low rates with flexible repayment terms, we're offering a cash incentive for a limited time!

 [APPLY ONLINE AT WWW.SPCCU.ORG](http://WWW.SPCCU.ORG)

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

 **VISIT THE BRANCH TODAY!**

¹Up to \$500 cash incentive equal to one percent (1%) of the vehicle loan balance transferred to SPCCU. 1% of a \$30,000 loan amount is \$300. Cash back bonus will be deposited into the member's SPCO savings account at loan closing. 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. ²Maximum no payments for 90 days available to qualifying members.

UP TO \$500 CASH BACK¹

New, used and refinances · Affordable financing

NO PAYMENTS FOR **90 DAYS²** TERMS UP TO **72 MO.**



WWW.SPCCU.ORG

PUT A LITTLE AWAY EACH PAYDAY FOR A HAPPY HOLIDAY!

Putting away a little money into a Christmas Club Account* each payday alleviates the financial burden of the holiday season. Christmas Clubs can be opened any time of the year.



BENEFITS

Just \$5 to open and deposits can be made by cash, direct deposit or payroll deduction.



DIVIDEND PERIOD

Dividends will be compounded and credited to the account quarterly.



MINIMUM BALANCE

None. Dividends begin accruing with the first deposit.



DISBURSEMENT

Accounts are automatically disbursed via check or transfer to the specified account on November 1st. Your Christmas Club account will automatically renew for the next year.

Make the holidays affordable this year – open your Christmas Club Account today!

*Any withdrawal prior to November 1st will require the account to be closed and will incur a \$7 early closure fee. Christmas Club account cannot be reopened until the following January.



ANNUAL MEETING REMINDER

PLEASE JOIN US FOR OUR ANNUAL MEETING

MAY 10, 2018 | DOORS
OPEN AT **6PM**

→ **NEW
LOCATION!**

HOME2 SUITES
7815 WILLOW CHASE BOULEVARD
HOUSTON, TX 77070



TAKE A CHECK SELFIE!

Making a deposit into your SPCO account is like taking a check selfie! Save yourself time by making your check deposits using Remote Deposit. Remote Deposit is FREE and 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. Easy and Secure – take a check selfie today!

- 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 with your account number, signature and "For Mobile Deposit Only."^{**}
- 6 Snap a picture of the front and back of your check.
- 7 Submit the check for deposit.



*Items that do not have all three items will be declined for processing.

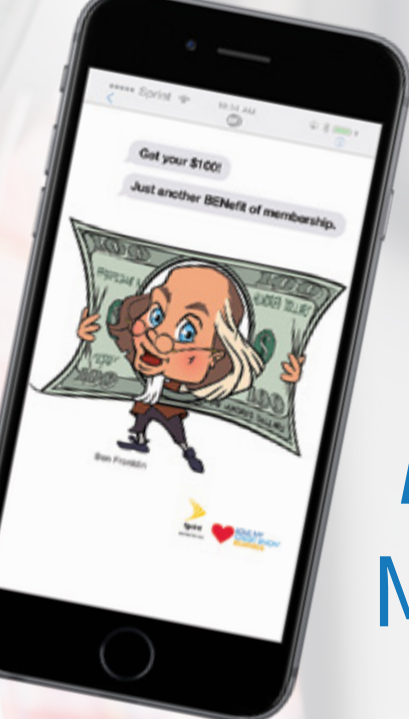
GOFORTH ACADEMIC SCHOLARSHIP

Attention graduating high school seniors – Apply today for our \$2,500 scholarship established in honor of our fallen friend, Deputy Darren Goforth. The deadline to submit an application is Friday, May 18, 2018.



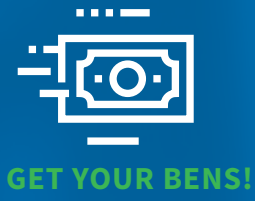
Download the application at
www.SPCOCU.org





CASH IN ON THE **BENEFITS** OF MEMBERSHIP

The BENefits of credit union membership and the reliability of Sprint's network will have you seeing dollars signs. Right now, SPCO members can get a \$100 CASH REWARD for every new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for every line.



\$100 for every new line you activate with Sprint.

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

A **\$50 loyalty cash reward** every year for every line.

25% off accessories in store with the Sprint Credit Union Member Cash Rewards Program.



HOW TO GET IT

1. Become a Sprint customer and mention you're a credit union member.
2. Register at **LoveMyCreditUnion.org/SprintRewards**
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

STAY CONNECTED



Visit LoveMyCreditUnion.org/Ben to learn about the **BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!**

MANAGEMENT BOARD OF DIRECTORS

| | | | |
|--|-------------------------------------|---|-----------------------------------|
| CHAIRMAN Steve Emmott | SECRETARY Dee Farino | DIRECTORS Jimmie Bulanek James Reynolds Marlin Phillips | PRESIDENT/CEO Tim Adams |
| VICE CHAIRMAN Harvey Hayes Jr. | TREASURER Charley Johnson | | |



www.SPCCU.org



SPCO CONTACT INFORMATION

12755 N. Houston-Rosslyn Road 713-455-8586
Houston, TX 77086 Toll Free: 800-388-5350

HOLIDAY CLOSURES



Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4