



CU CONNECTED

SECOND QUARTER · 2019



GET A LOAN THAT GIVES BACK TO YOU



When you finance a new or used vehicle or refinance an auto from another lender, you'll get a loan that gives back to you – up to **\$500 cash back!**¹

FINANCE WITH SPCO CREDIT UNION AND ENJOY:

- Great, low rates starting at **2.75% APR**¹
- Terms available up to **72 months**
- Up to **\$500 cash back**²
- No payments for up to **90 days**³

Don't wait – apply today!



Even if you don't get an SPCO auto loan, we can still provide a quote for an extended warranty and dent guard protection.

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 04/01/2019. The as low as 2.75% APR excludes 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. ²Up to \$500 cash incentive equal to one percent (1%) of the vehicle loan balance financed at SPCOCU. 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. ³Maximum no payments for 90 days available to qualifying members. Offer expires June 28, 2019.

What's better than Free?

Don't pay a fee for your checking account. Check out our **Better than Free Checking*** with bonus features that help you save money, earn rebates and even provide insurance and fraud support.

With Better than Free Checking, you'll also get:

*Everywhere Cash Savings** and discounts from your favorite retailers.

*Everyday Rebate Rewards** when you save your receipts and submit them quarterly to receive 10% cash back!

Purchase Protection and Extended Warranty** when you use your debit card to make purchases you're automatically protected.

ID Theft Insurance and Identity Fraud Support** provides up to \$2,500 in compensation for covered expenses incurred in the recovery of your stolen identity.

Open a
**Better than
Free Checking*** and get
\$100¹

*Free eStatements and Direct Deposit required for Better than Free Checking. Visit our website at spoco.org/savings-checking/better-than-free-checking/ for full details and disclosures on these bonus features. ¹Offer based on membership eligibility. To qualify for the \$100 deposit, you must be an SPCO member in good standing and open a new Better than Free Checking Account with eStatements and Direct Deposit. Existing Checking Accounts are not eligible to receive the \$100 incentive. The \$100 will be deposited after the first direct deposit into the Checking Account. Allow up to three weeks after the first direct deposit for the incentive to be applied. The direct deposit must be completed within 60 days of the account opening. "Bonus" is considered interest and may be reported to IRS Form 1099-INT. Please consult your tax advisor on any legal, tax, or financial issues related to your bonus or personal matters. Offer expires June 28, 2019.

Featuring

- \$25 to open
- No minimum balance requirement
- No monthly service charge
- No per check charges
- Unlimited check writing
- Debit card available
- Free online, mobile and bill pay



ANNUAL MEETING INVITATION

PLEASE JOIN US FOR OUR ANNUAL MEETING

MAY 28, 2019 | DOORS OPEN AT **5:30PM**

12755 N. HOUSTON-ROSSLYN RD, HOUSTON, TX 77086



Get Summer Ready with an SPCO MasterCard®

Sure, you probably don't plan your summer vacation around your credit cards, but you do pay for it with them. So somewhere in between trying to reserve a spot at the kennel for your dog, booking a hotel and mapping out your vacation plans, you might be asking yourself – “do I have the best credit card in my wallet?”

Get Summer Ready with an SPCO MasterCard® in hand.

- ▶ No annual fee
- ▶ Competitive interest rates starting as low as **10.90% - 12.90% APR¹**
- ▶ Generous credit limits
- ▶ **25-day grace period²**
- ▶ Cash advances from ATMs worldwide
- ▶ Low minimum payment
- ▶ No over-the-limit fees
- ▶ Online account access via gotomycard.com
- ▶ Emergency card replacement
- ▶ No balance transfer fee

Apply today so you can be

Summer Ready
www.SPCOCU.org



¹APR is Annual Percentage Rate. Rate quoted based on approved credit. ²Grace 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.

Auto Shopping Made Easy

SPCO Credit Union partners with Member Auto Center so it's easy to locate and buy your next vehicle. With this robust car-buying site, you can:

-  Search for new and used vehicles by make, model, price range, and location.
-  Locate a reputable dealer in your area.
-  Sell your car via Give-Me-The-VIN.
-  Get pre-approved for your auto loan with SPCO Credit Union.
-  Research vehicle values and find car buying advice.
-  Learn about dealer coupons and incentives.



Start your search today at
SPCOCU.MEMBERAUTOCENTER.COM

National Credit Union Youth Month

April is National Credit Union Youth Month and the theme this year is: The Future is Yours...Picture it! Save for it! Share it. This celebration inspires young people to start saving so they can enjoy the future they have pictured.



The Future is Yours

▷ Picture it! ◊ Save for it! + Share it! ◊

We know our young members face a confusing financial future — one where technology has made spending as easy as breathing and the cost of higher education continues to skyrocket. That's why we believe it's so important to help our youth develop strong money management skills. We want our young members to picture their future and save for it!

As a not-for-profit financial cooperative, we care about our community and the people in it. By instilling the habit of saving at a young age, offering positive encouragement, and providing financial education, we can prepare our youngest members for a bright future.

Start your kids on a path to financial freedom with an **SPCO Youth Savings Account**. It takes just \$5 to open and you'll earn competitive, quarterly dividends on balances of \$25 or more.

Open a youth account today and start your kids on a path to a strong financial future.

IT'S TIME TO **CUT** THE STRINGS

You deserve a reward with no strings attached. Members get a \$100 cash reward for every new line activated with Sprint,[®] now on unlimited lines! Yep, it really is that simple.

Here's how to
get cash rewards
for every new
line you activate
with Sprint:

- 1 Add a line to your new or existing Sprint account and mention that you're an SPCO member.
- 2 Register at LoveMyCreditUnion.org/SprintRewards
- 3 Cash rewards will be deposited directly into your SPCO account within 6-8 weeks.

*Already
a Sprint
customer?*

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

NO STRINGS ATTACHED GET REWARDED WITH CASH

Credit union members get \$100 cash for every new line activated with Sprint[®] Now on unlimited lines!

Visit LoveMyCreditUnion.org/Melvin

 LOVE MY
CREDIT UNION
REWARDS



GO PAPERLESS WITH ESTATEMENTS

With eStatements, you can keep the environment green and view your statements online. They're secure, free and look similar to your paper statements.

SECURE DELIVERY

Enjoy peace of mind by switching to eStatements. Paper statements can put you at risk for identity theft if they are left in your mailbox or not properly shredded. Choose eStatements and your personal information will be secure and protected.

CONVENIENT ACCESS

Receive your statement faster and easier by choosing eStatements. No need to wait on the mail system to reconcile your account – we'll send you an email as soon as a new statement is ready!

BE GREEN

eStatements look similar to your regular paper statements, and by saving the paper we can help protect our environment, one statement at a time. By viewing the same information delivered through electronic channels, you can help preserve nature.

SIGNING UP IS EASY!

1. Log into your Online Banking account.
2. Click "View e-statement" on the left side.
3. Read the disclosure and submit.
4. Your eStatement should begin with the next statement cycle.

Or give us a call at 713-455-8586 and we can help you make the switch!

MANAGEMENT BOARD OF DIRECTORS

CHAIRMAN

Steve Emmott

VICE CHAIRMAN

Harvey Hayes Jr.

SECRETARY

Dee Farino

TREASURER

Charley Johnson

DIRECTORS

Jimmie Bulanek

James Reynolds

Marlin Phillips

PRESIDENT/CEO

Tim Adams

SPCO
CREDIT UNION

SPCO CONTACT INFORMATION

12755 N. Houston-Rosslyn Road
Houston, TX 77086

713-455-8586
Toll Free: 800-388-5350

HOLIDAY CLOSURES



 **Memorial Day**
Monday, May 27

 **Independence Day**
Thursday, July 4

www.SPCCU.org

  Federally
Insured
by NCUA