CU CONNECTED

FOURTH QUARTER

SPCO Credit Union

YOU CHOOSE *Your Gift*

It's the holidays and everyone deserves a gift (or two). The end-of-year is a great time to buy a new or used vehicle or refinance your auto loan from another lender. Combine dealer discounts with affordable SPCO financing:

- New, Used and Refinanced Autos
- Great, low rates starting at **3.50% APR**[1]
- Terms available up to **72 months**
- **No payments** for up to 90 days[2]
- Affordable monthly payments

Mention this advertisement and choose from one of three great gifts:

1. Free GAP valued at $495[3] **OR**
2. Dent Guard up to $500 value[3] **OR**
3. Up to $500 cash back[3]

Don't let the dealer sell you an overpriced extended warranty or GAP. Get it at SPCO for free or apply your cash back to an already affordable SPCO extended warranty!

Talk to us today!

Apply online at WWW.SPCOCU.ORG

Give us a call at 1-800-388-5350

Visit the branch today!

[1]APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 10/01/2019. The as low as 3.50% APR excludes applicable discounts for various SPCO products and services. A fixed-rate loan for $30,000 based on a 3.50% APR paid over 48 months would have 48 monthly payments of $670.68. Current SPCO auto loans are NOT eligible for this refinance offer. [2]Maximum no payments for 90 days available to qualifying members. [3]Member must mention this promotion when applying for or closing their vehicle loan to be eligible to receive a gift. Member can choose one of the three options: 1. Guaranteed Auto Protection = $495 value. 2. Dent Guard up to $500 value maximum. Dent Guard price varies based on the term selected. No cash value issued if Dent Guard price is less than $500. Member must pay the difference if over $500. 3. Up 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. All prizes are subject to all applicable taxes and are your responsibility. Current SPCO auto loans are not eligible for this gift offer. You must be current on your SPCO accounts to qualify. Offer expires December 31, 2019.

BE COOL & SKIP YOUR PAYMENT

Don't skip the holidays skip your loan payment!

Visit www.SPCOCU.org today!

All the cool kids want an extra cool holiday filled with shopping, entertaining, and traveling to see family and friends. If you have plans for an awesome holiday, make it happen with Holiday Skip-A-Pay. Just let us know the loan and month you'd like to skip and we'll handle the rest.

*$25 fee per loan. Subject to approval. Delinquent, Mortgage and MasterCard accounts are not eligible for Skips. You must be current on all loans and have a positive balance in your SPCO checking and savings. 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. You must have made 6 full monthly payments on your loan before using your first Skip-A-Pay and you may only Skip up to 2 months in a 12-month period.

CO-OP NETWORK®

WHEREVER YOU GO – WE GO

If you have holiday travel plans, never fear, you can access your SPCO Credit Union accounts wherever you go at a shared branch. Shared Branching is a nationwide network of over 5,000 credit union locations, who work together to give members in-branch access to their accounts.

*Find a Shared Branch**

VISIT
the CO-OP Shared Branch
www.co-opsharedbranch.org.

CALL
1-888-SITE-CO-OP.

DOWNLOAD
the free mobile locator app with a quick search for CO-OP Shared Branch.

Download on the App Store

GET IT ON Google Play

Make yourself at home at credit unions nationwide.

*SPCO does not participate in the 7-11 Shared Branch locations. Remember, every Shared Branch location is different, so it's a good idea to call ahead before you visit to ensure you'll be able to complete your transactions.

Local Service. Global Reach.

Credit unions have always put people before profit. On October 17, 2019, credit unions around the world celebrate International Credit Union Day.

Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Take a look at the founding principles that make credit unions different from banks and other financial institutions.

1. Democratic Control
2. Open & Voluntary Membership
3. Non-Discrimination
4. Service to Members
5. Distribution to Members
6. Building Financial Stability
7. Cooperation Among Cooperatives
8. Social Responsibility
9. Ongoing Education

So when we wish you a Happy ICU Day, we thank you for being a member of our local service with a global reach.

Get Your Holiday Buck$

If you need a few extra buck$ to cover all of your holiday expenses, look no further than SPCO Credit Union. We've got what you need to cover all of your holiday fun.

Personal Loans

- Rates start as low as 9.50% APR[1]
- Terms up to 48 months
- Keep track of spending and stay within your budget
- Convenient repayment options

MasterCard® Credit Cards

- Rates start as low as 10.90% APR[1]
- Safe and easy online shopping
- Get added purchase protection
- Earn reward points and redeem for gift cards and prizes

Apply Today at www.SPCOCU.org

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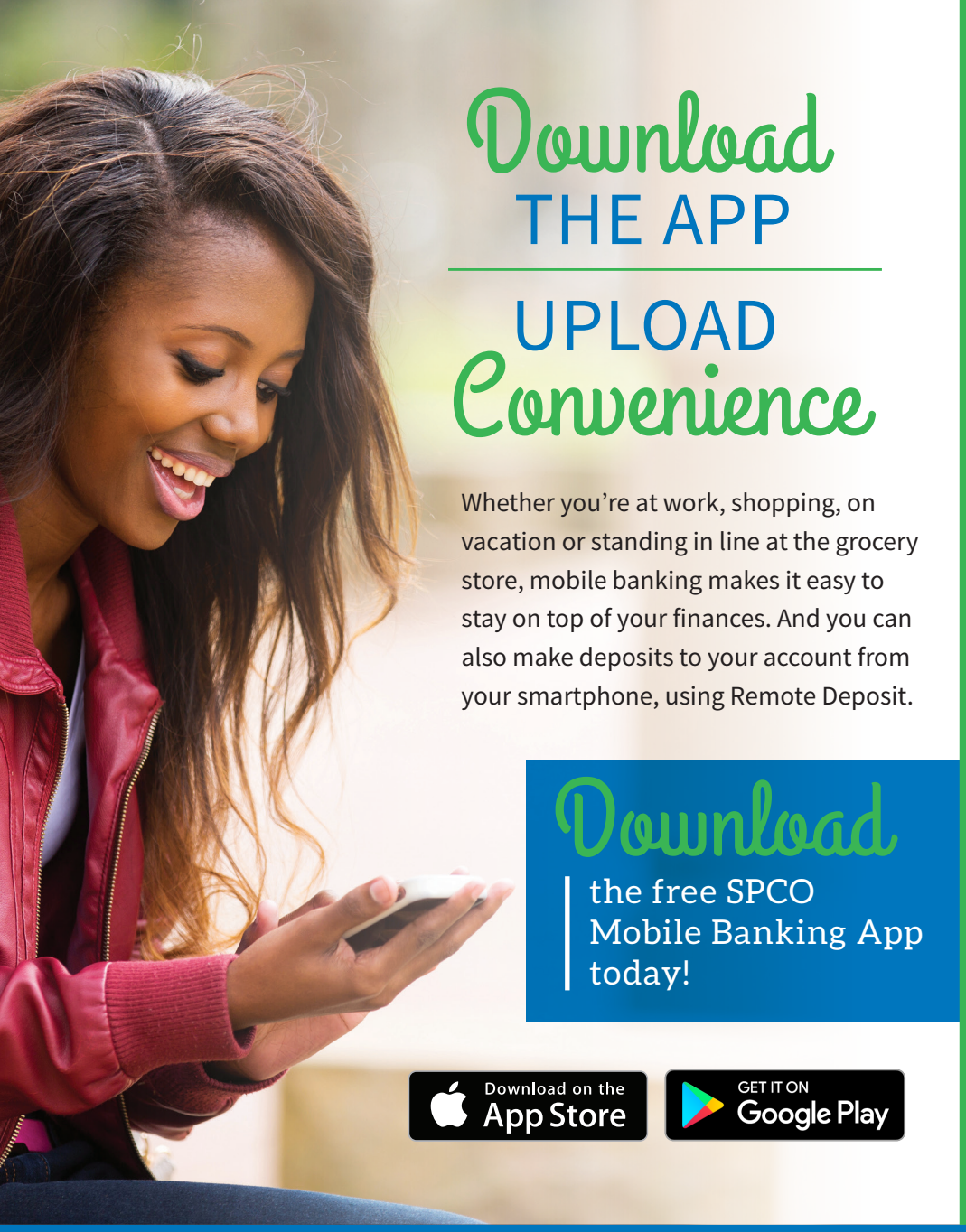

Download THE APP

UPLOAD Convenience

Whether you're at work, shopping, on vacation or standing in line at the grocery store, mobile banking makes it easy to stay on top of your finances. And you can also make deposits to your account from your smartphone, using Remote Deposit.

Download the free SPCO Mobile Banking App today!

Download on the App Store

GET IT ON Google Play

LOVE MY CREDIT UNION® REWARDS

$100 CASH FOR EVERY NEW LINE

When credit union members activate new lines with Sprint®

For more information, go to **LoveMyCreditUnion.org/Melvin**

MANAGEMENT

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SPCO
CREDIT UNION

www.SPCOCU.org

EQUAL HOUSING LENDER NCUA Federally Insured by NCUA

SPCO CONTACT INFORMATION

12755 N. Houston-Rosslyn Road
Houston, TX 77086

713-455-8586

Toll Free: 800-388-5350

HOLIDAY CLOSURES

- **Columbus Day**
  Monday, October 14
- **Veterans Day**
  Monday, November 11
- **Thanksgiving**
  Thursday, November 28
  Friday, November 29
  (day after Thanksgiving)
- **Christmas Day**
  Wednesday, December 25
- **New Year's Day**
  Wednesday, January 1