

CU CONNECTED

THIRD QUARTER | 2020

SPCO
CREDIT UNION

BETTER DAYS ARE AHEAD



We're all looking for ways to save money. Start by refinancing your vehicle with SPCO Credit Union. When you refinance your auto from another lender, you'll get:

- **\$100** Cash Back¹
- **90 days** no payments²
- Rates starting as low as **3.50% APR³**

 **APPLY ONLINE** www.SPCOCU.org

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

¹Member must mention this promotion when applying for or closing their vehicle loan to be eligible to receive a gift. \$100 cash back will be deposited into the member's SPCO savings account at loan closing. Cash back subject to all applicable taxes and are your responsibility. Current SPCO auto loans are not eligible for this offer. You must be current on your SPCO accounts to qualify. ²Maximum no payments for 90 days available to qualifying members. ³APR is Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Normal credit criteria apply. Loan rates and terms are accurate as of 7/1/2020. A fixed-rate loan for \$20,000 based on 3.50% APR paid over 48 months would have 48 monthly payments of \$447.12. Offer expires August 31, 2020.

Get Some Wiggle Room

We understand it's been a tough year with unique challenges for everyone. If you could use a little extra wiggle room in your budget, sign up for summer skip-a-pay. Get the relief you need and free up money to cover other bills or expenses.

Apply today at www.SPCOCU.org.

Skip-a-Pay | Skip the Worry

*\$25 fee per loan. Subject to approval. Delinquent, Mortgage, and MasterCard accounts are not eligible for skips. You must be current on all loans. 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.

Watch Out for **COVID** Scams

Sadly, criminals will take advantage of any opportunity – even the Coronavirus. Be alert to criminals attempting to exploit COVID-19 through a variety of scams. Here are just a few:

- 1.** Be on the lookout for an increase in cryptocurrency fraud schemes including blackmail attempts, work from home scams, paying for non-existent treatments or equipment, or investment scams.
- 2.** Be wary of unsolicited calls and e-mails from individuals claiming to be IRS and Treasury employees. Remember the IRS's first form of communication is by mail - not by phone.

3. Be aware of unsolicited requests for your Medicare information.

4. Law enforcement has seen an increase in social media scams and telephone calls seeking donations for illegitimate or non-existent charitable organizations. Don't give out your bank account information.

5. Be on the lookout for calls and emails posing as government officials promising CARES Act stimulus payments and asking for personal identifying information.

If you think you've been a victim, call the Department of Justice's National Center for Disaster Fraud Hotline at 866-720-5721.





Love My Credit Union® rewards



Hey credit union members! Claim your cash.

Get \$200 cash with Unlimited Plus or Premium when you switch to Sprint.

Visit www.SPCOCU.org to learn more.



Cash via deposit. \$100/line, max 2 lines. Req. new line of service and online registration.



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.
3. Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, Board policies, and copies thereof.
4. IRS Form 990.

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: <https://cud.texas.gov>

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 concerning your personal information at www.spcocu.org/financial-tools/disclosures or we will mail you a free copy by calling 713-455-8586.



REFER YOUR Family & Friends

Get cash for referring your family, friends, and coworkers to SPCO. Start today at www.ReferSPCO.org



www.SPCOCU.org



SPCO CONTACT INFORMATION

12755 N. Houston-Rosslyn Road
Houston, TX 77086

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

HOLIDAY CLOSURES



Labor Day
Monday, Sept. 7, 2020

Columbus Day
Monday, Oct. 12, 2020