CU CONNECTED

FOURTH QUARTER | 2020

SPCO Credit Union

GET UP TO $500 CASH BACK[1]

New, Used and Refinanced Autos

RATES START AS LOW AS **3.50% APR[3]**

APPLY ONLINE WWW.SPCOCU.ORG

GIVE US A CALL 1-800-388-5350

Cash back is always a good thing but especially this year. If you are looking for a new or used vehicle or you want to refinance your current ride to save money, SPCO is ready to help!

- Get Up to **$500** Cash Back[1]
- **90 days** no payments[2]

[1]Member must mention this promotion when applying for or closing their vehicle loan to be eligible to receive cash back. 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. Current SPCO auto loans are not eligible for this refinance offer. You must be current on your SPCO accounts to qualify. "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. [2]Maximum no payments for 90 days available to qualifying members. [3]APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 10/01/2020. 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. Offer expires December 31, 2020.

Reduce your holiday stress and avoid high-interest rate credit cards with a Holiday Helper Loan. It's the simple way to ease spending, finance a larger purchase, or help you stick to a holiday budget.

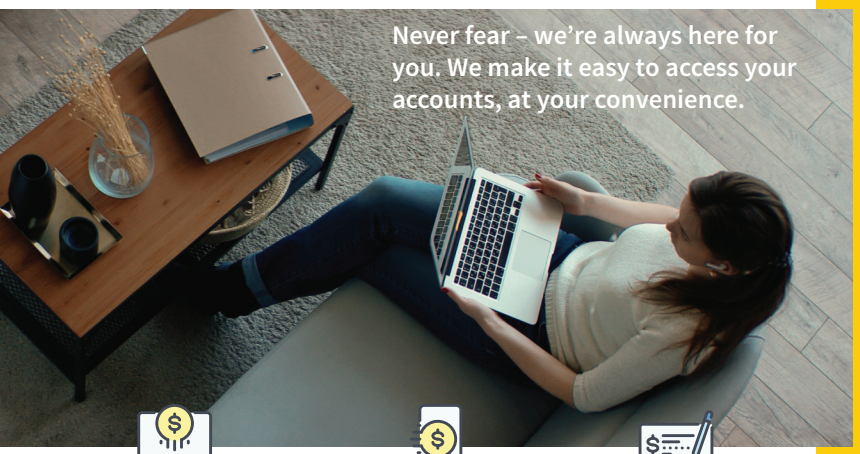
HOLIDAY HELPER LOAN

RATES START AS LOW AS 9.50% APR[1]

Apply Today at www.SPCOCU.org

[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 10/01/2020. The as low as 9.50% APR excludes applicable discounts for various SPCO products and services. A fixed-rate loan for $2,000 based on a 9.50% APR paid over 36 months would have 36 monthly payments of $64.07. Offer expires December 31, 2020.

STAYING CONNECTED



Enroll and log into **online banking**

Download the mobile app

Use **remote deposit**

Apply for loans online

Call SPCO at 800-388-5350

Visit the **drive-thru**

ICU DAY | OCTOBER 15, 2020

INSPIRING HOPE FOR A GLOBAL COMMUNITY™

Each year we celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been difficult but credit unions have stayed true to our cooperative principles and stepped up during this time of economic uncertainty. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial services, education, and support to our members. We want to say…

…**Thank you** for your loyalty.

…**Thank you** for telling your friends and family about SPCO.

…**Thank you** for thinking of us first.

MAKE A REFERRAL

Get Rewarded

Are your friends frustrated with their bank or credit union? Help them make the switch to SPCO and start saving!

1. Visit www.ReferSPCO.org.
2. Complete the online form.
3. When your referral opens an account or gets a loan, **you both get $50!***

*To qualify for the $50 incentive, the person you refer must establish an active SPCO savings or checking account with direct deposit service or acquire a new loan from SPCO with a minimum loan amount of $2,500 during the promotional period. The newly referred individual must not currently be a member of SPCO Credit Union. Regular membership requirements and minimum opening balances apply for all new members.

SPCO CREDIT UNION

www.SPCOCU.org

NCUA Federally Insured by NCUA

SPCO CONTACT INFORMATION

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HOLIDAY CLOSURES

October 12, 2020 | Columbus Day
November 11, 2020 | Veterans Day
November 26, 2020 | Thanksgiving Day
November 27, 2020 | The day after Thanksgiving
December 24, 2020 | Closing at noon on Christmas Eve
December 25, 2020 | Christmas Day
January 1, 2021 | New Year's Day