

CU CONNECTED

SECOND QUARTER | 2021

SPCO
CREDIT UNION

FUN IN THE SUN

No matter where you go, travel with the SPCO Mastercard.® Planning a summer staycation or heading out of town? Get outstanding purchasing power for all your summer plans.

The SPCO Mastercard® offers:

- Rates as low as 10.90%*
- No annual fee
- Generous credit limits
- 25-day grace period*
- Emergency card replacement

START SAVING IMMEDIATELY WITH NO BALANCE TRANSFER FEES

1. Access your SPCO Mastercard® account online at ezcardinfo.com to transfer your balances to your SPCO Mastercard!®
2. Or give us a call at 713-455-8586 and we'll be happy to help.

*APR is Annual Percentage Rate. Rate quoted based on approved credit. Mastercard Standard® rate is 12.9% APR and Mastercard Gold® rate is 10.9%. Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest for cash advances and balance transfers on the transaction date.

SAVE ON YOUR NEXT VEHICLE

Here's how SPCO can help you save money on your next vehicle!



Rate Discounts

Get discounts up to 0.75%* off your approved auto loan rate, just for utilizing our SPCO services.



Affordable GAP Protection

For a flat \$495, GAP pays off any remaining loan balance if your vehicle is totaled in an accident or stolen, so you can start fresh without being upside down on your next loan.



Affordable Extended Warranty

An extended warranty helps defray your out-of-pocket maintenance expenses when your vehicle is outside the manufacturer's warranty period. Let us provide a quote before you overpay at the dealership.



Member Auto Center

Access our FREE car-buying site to locate your next new or used car, as well as find reputable dealers in your area! Search by make, model, price range, and location.

Loan Discounts – SPCO Members can get a 0.25% discount for each of the following SPCO products (up to a maximum discount of 0.75%APR): SPCO Checking Account, MasterCard®, GAP Insurance, Extended Warranty or Debt Protection Insurance, Payroll Deduction Service, and Auto Draft. Contact us to learn more.



April is National Credit Union Youth Month! The last 12 months have demonstrated the importance of establishing a saving habit early to lay a strong financial foundation.

Young people face a confusing financial future and that's why we believe it's important to help our youth develop strong financial skills. As a not-for-profit financial cooperative, we want to help instill the habit of saving at a young age.

Start your kids on a path to financial freedom with an SPCO Youth Savings Account. It takes just \$5 to open and they'll earn competitive, quarterly dividends on balances of \$25 or more. Get added convenience with the mobile app, mobile deposit, and direct deposit.

OPEN A NEW YOUTH ACCOUNT WITH A \$25 DEPOSIT AND SPCO WILL MAKE A \$25 MATCHING DEPOSIT*

*Offer based on membership eligibility. To qualify for the \$25 deposit, you must be an SPCO member in good standing and open a new youth savings account at SPCO Credit Union between April 1 – 30, 2021. Existing Youth Accounts are not eligible to receive the \$25 deposit. The \$25 will be deposited after 60 days of 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 April 30, 2021.



Refer Your Friends & Family

Get \$50* for referring your family, friends, and coworkers to SPCO Credit Union.

www.ReferSPCO.org

*See www.ReferSPCO.org for full details.



www.SPCOCU.org



ANNUAL MEETING



May 25, 2021*



Doors open at 5:30 p.m.



12755 N. Houston-Rosslyn Rd
Houston, TX 77086

*This in-person meeting may change to a virtual meeting depending on current COVID numbers. Please watch our website for the most current information.

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 31st

Independence Day
(observed)
Monday, July 5th