

CU CONNECTED

THIRD QUARTER | 2021

SPCO
CREDIT UNION

Get 0% APR for 6 Months

Stop paying a high-interest rate on other cards and start saving at SPCO Credit Union! It's that simple. New SPCO Mastercards® issued now through September 30th will enjoy 0% APR* on all purchases for the first 6 months!

- No Annual Fees
- Generous Credit Limits
- 25-Day Grace Period
- No Balance Transfer Fees
- 24/7 Card Access at eZCardinfo.com








Apply Today at www.SPCCU.org

*APR is Annual Percentage Rate. 0% offer available now through September 30, 2021, on new Mastercard accounts only. The six-month time period begins when the card is issued. The 6-month 0% interest would end based on the card issue date. For new credit cards opened in July 2021, the card balance will revert to the approved interest rate on February 1, 2022. For new cards opened in August 2021, the card balance will revert to the approved interest rate on March 1, 2022. For new cards opened in September 2021, the card balance will revert to the approved interest rate on April 1, 2022. The new rate is based on approved credit and the card issued. Mastercard Standard® rate is 12.9% APR and Mastercard Gold® rate is 10.9%.

Access Your Accounts Your Way

Conveniently and securely access and manage your SPCO accounts from a computer, tablet, or smartphone.

It's easier than ever to:

-  Check Balances
-  Review Transactions
-  Deposit Checks
-  Pay Bills
-  View Statements
-  Move Money
-  Skip the trip with our state-of-the-art Mobile App and Online Banking.

Credit Card Debt Protection

Getting insurance is one strategy to handle the many surprises that life throws your way, with the pandemic being a classic example. Credit card debt protection helps protect your credit standing by covering your minimum card payment for a specified period.

Contact SPCO
to learn more!

Learn More at www.SPCCU.org

RANSOMWARE ON THE RISE

KEEP YOUR DATA SAFE

You've probably heard stories about the recent rise in ransomware attacks. Colonial Pipeline paid more than \$4 million in May to get fuel flowing again and in June, JBS shut down their meat processing plants after an attack.

Ransomware encrypts your data or locks your operating system and demands a ransom for its release. Home users with insufficient antivirus software are more at risk of attacks than organizations that invest millions in cybersecurity! To reduce your risk, be prepared.

1 NEVER CLICK ON UNSAFE LINKS.

If you click on malicious links, an automatic download could be started, which could lead to your computer being infected.

2 AVOID DISCLOSING PERSONAL INFORMATION.

If you receive a call, text message, or email from an untrusted source requesting personal information, do not reply. If in ANY doubt as to whether the message is legitimate, contact the sender directly.

3 DO NOT OPEN SUSPICIOUS EMAIL ATTACHMENTS.

Ransomware can find its way to your device through email attachments so avoid opening ANY suspicious attachments. Pay attention to the sender and check that the address is correct.

4 NEVER USE AN UNKNOWN USB STICK.

Never connect USB sticks or other storage media to your computer unless it's from a trusted source.

5 KEEP YOUR PROGRAMS AND OPERATING SYSTEM UP TO DATE.

Regularly update programs and operating systems to protect from malware. This includes keeping your mobile devices updated too!

6 USE ONLY KNOWN DOWNLOAD SOURCES.

Always rely on verified and trustworthy sites for downloads. Make sure that the browser address bar uses "HTTPS" instead of "HTTP" and has a shield or lock symbol, to indicate the page is secure. Use caution when downloading anything to your mobile device.

7 USE CAUTION WITH PUBLIC WI-FI NETWORKS.

Using a public Wi-Fi network makes you more vulnerable to attacks. Avoid using public Wi-Fi for sensitive transactions or use a secure VPN service.



EXPERTS PREDICT
THAT THERE WILL
BE A **RANSOMWARE**
ATTACK EVERY
11 SECONDS
IN 2021.

- CYBERCRIME MAGAZINE -

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: spcocu.org/financial-tools/disclosures or we will mail you a free copy by calling 713-455-8586.

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>

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.



www.SPCOCU.org



SPCO CONTACT INFORMATION

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713-455-8586
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HOLIDAY CLOSURES



📅 Labor Day

Monday, September 6th

Columbus Day

Monday, October 11th