

CU CONNECTED

FOURTH QUARTER | 2021



The Freedom
to Get Ahead

0%
APR*

Balance Transfers for 6 months




The Smart Way
to Pay Down
Your Debt Faster

No Transfer Fee

No Annual Fee

**No Interest
for 6 Months**

Other Cards		SPCO Mastercard®	SPCO Mastercard® After 0% APR*	YOUR SAVINGS
\$5,500	Starting Card Balance	\$5,500	\$4,000	\$723 and 3-months' faster payoff¹
16.14% APR ¹	Annual Percentage Rate	0% APR*	10.9% APR*	
\$250	Monthly Payment	\$250	\$250	
\$1,064	Total Interest	\$0	\$341	
26 months	Time to Payoff	6 months	17 months	

Visit www.eZCardInfo.com to transfer your balance and SAVE!

*APR is Annual Percentage Rate. 0% offer available October 1 – December 31, 2021, on balance transfers made via www.eZCardInfo.com. The six-month period begins when the balance transfer is initiated. The 6-month 0% interest would end based on the card issue date. For any balance transfers completed in October 2021, the 0% APR ends on April 30, 2022, and reverts to the original interest rate based on the card type effective May 1, 2022. For any balance transfers completed in November 2021, the 0% APR ends on May 31, 2022, and reverts to the original interest rate based on the card type effective June 1, 2022. Any balance transfers completed in December 2021, the 0% APR would end June 31, 2022, and reverts to the original interest rate based on the card type effective July 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%. Balance transfers are not eligible for Scorecard Reward Points. ¹Average credit card interest rate as of June 30, 2021, per creditcards.com. These payment calculations are for example only. Your results may differ based on your approved rate.

Up to \$500 Cash Back is **BAAAAACK!**

*Car Shopping?
Looking to Refinance?*

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 Back¹



90 days no payments²

Apply Online at www.SPCOCU.org

¹Member 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. ²Bonus 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. ³Maximum no payments for 90 days available to qualifying members. Offer expires December 31, 2021.



BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW™

INTERNATIONAL CREDIT UNION DAY



**THURSDAY,
OCTOBER 21, 2021**

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. Today we reflect upon the tremendous work that credit unions and other financial cooperatives are doing around the world to provide affordable financial services.

At SPCO Credit Union, we appreciate your business and look forward to working with you and your family, to build a bright financial future.

ON OUR 73RD ANNIVERSARY OF ICU DAY®, WE INVITE YOU INTO THE LOBBY FOR LIGHT REFRESHMENTS.*

*Available while supplies last.

SPCO
CREDIT UNION

www.SPCOCU.org



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 11th

Veterans Day
Thursday, November 11th

Thanksgiving Day
Thursday, November 25th

Day after Thanksgiving
Friday, November 26th

Closing at noon
Thursday, December 23rd

Christmas Day (Observed)
Friday, December 24th

New Year's Day (Observed)
Friday, December 31st