

CU CONNECTED

FIRST QUARTER | 2022

SPCO
CREDIT UNION



Find Your *Happiness*

You probably have big plans for 2022. Maybe you're planning a wedding or booking a big family vacation. Or maybe you want to hire an actual professional to make some improvements to your home or consolidate high-rate debt into one low payment.

No matter what you have planned, SPCO has the perfect solution to make your plans a reality.

Rates start as low as **8.50% APR¹**

Apply today at www.SPCOCU.org

¹APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 01/01/2022. The as low as 8.50% APR includes applicable discounts for various SPCO products and services. A fixed-rate loan for \$10,000 based on an 8.50% APR paid over 48 months would have 48 monthly payments of \$246.48. Must enter "FIND YOUR HAPPINESS" in the Comment Section field when you apply online, to receive the discounted rate. Rate discount expires on March 31, 2022.

Lock It *Down*

Whether you're a first-time home buyer looking to turn rent money into equity or a growing family looking for more space, now's a great time to get pre-approved and lock in a low rate.

Interest rates can go up or down during the underwriting process, so locking your mortgage rate guarantees the interest rate for your loan.

If market volatility causes rates to go up, as expected in 2022, then the total cost of your loan and your monthly payment may end up higher than expected. Locking your rate means you'll know exactly how much your mortgage payment will be each month.



**VISIT WWW.SPCOCU.ORG
TO START YOUR MORTGAGE PRE-APPROVAL**



Let the Savings *Add Up*

Stop stressing and start enjoying the holidays. With a Christmas Club Account, you can set aside a fixed amount each pay period to build a nest egg for Christmas. The savings can really add up!

\$25 deposit
x 26 Pay Periods
\$650 ready to go on
November 1st!

Your Christmas Club Account balance is automatically transferred to your regular savings account on November 1st, each year.

GET STARTED AT WWW.SPCOCU.ORG

ANNUAL MEETING



All members are invited to attend the SPCO Credit Union Annual Meeting. Come out, get involved, be informed, and exercise your right to vote!



www.SPCOCU.org



May 31, 2022



Doors open at 5:30 p.m.



12755 N. Houston-Rosslyn Rd
Houston, TX 77086

For full details, nominations, and bios, please visit our website at www.SPCOCU.org.

SPCO CONTACT INFORMATION

12755 N. Houston-Rosslyn Road
Houston, TX 77086

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

HOLIDAY CLOSURES



Martin Luther King, Jr. Day
Monday, January 17, 2022

President's Day
Monday, February 21, 2022