

# CU CONNECTED

FIRST QUARTER | 2023

**SPCO**  
CREDIT UNION

## Consolidate your high-rate credit cards to:



Streamline your finances into a single payment



Pay it off faster



Lower your rate



Possibly lower your payment



Improve your credit score



Lower your stress!

## Post-Holiday Hangover?

We can help you recover from holiday overspending by consolidating your debt into one, affordable payment.

Rates start  
as low as  
**9.50%**  
APR\*



**Apply Today at**  
[www.SPCCU.org](http://www.SPCCU.org)

\*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 01/01/2023. The as low as 9.50% APR includes applicable discounts for various SPCO products and services. A fixed-rate loan for \$10,000 based on a 9.50% APR paid over 48 months would have 48 monthly payments of \$251.23. Rates are subject to change.



## GOT Goals?

If you set savings goals for 2023, SPCO Credit Union can help with a variety of savings accounts to meet your needs.

REGULAR SAVINGS

IRAS

CERTIFICATES OF DEPOSIT

CHRISTMAS CLUB ACCOUNTS

Talk to us about your investment goals or visit [www.SPCCU.org](http://www.SPCCU.org) to learn more!



# New App Coming Soon

We'll be rolling out a new mobile app that will make your life easier while also providing the highest level of security. Plus, you'll get seamless money management so you can quickly transfer funds between your SPCO accounts or move money between SPCO and other financial institutions. Watch our website and Facebook for more information!



## INTRODUCING *Contactless* DEBIT CARDS



Watch your mail in late January for your new SPCO Contactless Debit Card! Instead of inserting or swiping your card, making purchases will be fast, secure, and touch-free! Just look for the contactless symbol at checkout and tap or hold your card above the card reader.

*Tap, pay and be on your way!*



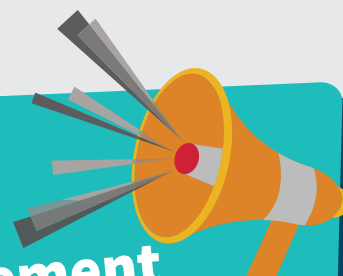
Look for this symbol at checkouts, ATMs and ITMs.



Tap or hold your card near the indicator.



You can still swipe vs slide or insert at non-contactless terminals.



## Annual Meeting Announcement

Join us for your SPCO Credit Union Annual Meeting and exercise your right to vote!

**May 30, 2023**  
**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](http://www.SPCOCU.org).



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### 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.  
Monday, January 16, 2023

 Presidents Day  
Monday, February 20, 2023