

CU CONNECTED

SECOND QUARTER | 2023

SPCO
CREDIT UNION



CATCH a Great Deal at SPCO

If you were pressured into closing at the dealership with high-rate financing, it's time to refinance and save at SPCO!



Get up to \$500 Cash Back¹



Rates as low as 4.50% APR²



90 Days No Payments³



Lower Payment | Save Money

Apply Today
at
www.SPCOCU.org

¹Current SPCO auto loans are NOT eligible for this refinance offer. Member 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 \$20,000 loan amount is \$200. Cash back bonus will be deposited into the members' SPCO savings account at loan closing. You must be a member in good standing to qualify. 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. ²APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 04/01/2023. The as low as 4.50% APR includes applicable discounts for various SPCO products and services. A fixed-rate loan for \$20,000 based on a 4.50% APR paid over 60 months would have 60 monthly payments of \$372.86. Rates are subject to change. ³Maximum no payments for 90 days available to qualifying members. Offer subject to change at any time and ends June 30, 2023.



Protect Your Investment

Buying a vehicle is a big investment so protect it with SPCO.

Guaranteed Auto Protection (GAP)

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.

Extended Warranty

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

Credit Disability

No one expects to have an injury or illness, but you can take steps now to make sure your family is protected, and your loan payments are made if something unexpected happens.

Credit Life

Credit Life Protection is designed to pay off a borrower's debt in the event of their unexpected death. The affordable premium can be included with your monthly loan payment.

UNLEASH



**the Power of Saving
at Your Credit Union™**

April is National Credit Union Youth Month

Financial education is critical, and we want to help you teach your children about the importance of being responsible with money and saving for the future.

The first step is opening a youth savings account! April is the perfect time to bring a new baby into the credit union to get their account opened, or your preschoolers and school-age children, even nieces, nephews, and grandkids!

**Open a youth account with just \$25
and get a matching \$25 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, 2023. 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 on April 30, 2023.

You're
INVITED

Make plans to attend your SPCO Credit Union
Annual Meeting!

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.



New Mobile App Coming Soon

We're working hard to bring you a brand new, robust mobile app that's integrated with Zelle® and Plaid®! Watch our website and Facebook for more information!

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SPCO CONTACT INFORMATION


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

HOLIDAY CLOSURES

 **Memorial Day**
Monday, May 29, 2023

 **Juneteenth**
Monday, June 19, 2023

 **Independence Day**
Tuesday, July 4, 2023