

# CU CONNECTED

THIRD QUARTER | 2023

**SPCO**  
CREDIT UNION

## HIT THE SAVINGS JACKPOT



**Win up to \$5,000 in quarterly prizes!**

**EVERY \$25 DEPOSIT IS ANOTHER CHANCE TO WIN!**

Save to Win is a special savings with all the perks of a regular savings account plus the chance to win big! Each \$25 that you save earns you an entry into the monthly, quarterly, and annual drawings to win cash prizes.

**Talk about a WIN-WIN-WIN!**

- 1** Build Your Savings
- 2** Earn Interest on Deposits
- 3** Earn Chances to Win Cash Prizes

## \$SAVE WIN<sup>®</sup>

**OPEN A SAVE TO WIN ACCOUNT TODAY!**



Official account and prize entry rules, and a complete list of prizes are available at [savetowin.org](https://www.savetowin.org). Void where prohibited by law. © CUSG, 2023. All rights reserved.

### 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:

- Balance sheet and income statement.
- A summary of the most recent annual audit.
- Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, Board policies, and copies thereof.
- IRS Form 990.

### 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>

### 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 [www.spcocu.org/financial-tools/disclosures](https://www.spcocu.org/financial-tools/disclosures) or we will mail you a free copy by calling 713-455-8586.



Whether you're upgrading your backyard or you need a little extra help paying for a much-needed getaway, SPCO Credit Union is here to help you brighten your summer with Skip-A-Pay!\*

You pick the month of the payment you'd like to skip and SPCO will handle the rest. What you do with the extra cash is completely up to you!

Scan to Start



\*\$25 fee per loan. Subject to approval. Delinquent, Mortgage, and MasterCard accounts are not eligible for skips. You must be current on all loans. Interest will accrue and the repayment term will be extended. All terms and conditions of the loan still apply. Loans with co-signers will require both signatures on the request form. You must have made 6 full monthly payments on your loan before using your first Skip-A-Pay and you may only skip up to 2 months in a 12-month period.



[www.SPCOCU.org](http://www.SPCOCU.org)



## Unwanted Calls, Emails, and Texts? Probably a Scam!

Getting unsolicited emails, calls or texts is not only annoying but it could be a scam, especially if they ask for personal account or identity information. SPCO Credit Union will not request this information.

- Never click on a link attached to an unsolicited message or share personal information.
- Use an email spam filter, unsubscribe from unwanted emails, and limit who you share your email with.
- Utilize call blocking against unwanted calls.
- Block spam text messages from unknown senders.
- Ignore it, delete it, and check with the company directly if you are concerned about the safety of your account information.




### SPCO CONTACT INFORMATION

12755 N. Houston-Rosslyn Road  
Houston, TX 77086

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

### HOLIDAY CLOSURES

 Independence Day  
Tuesday, July 4, 2023

 Labor Day  
Monday, September 4, 2023