

CU CONNECTED

FOURTH QUARTER | 2023

SPCO
CREDIT UNION

THESE
Upgrades
COME
Standard



NEW | USED | REFINANCES



Up to **\$500**
Cash Back*



Up to
90 Days
No Payments*



Rate
Discounts
Are Available!

*Scan to
Apply*



*Current 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 \$30,000 loan amount is \$300. 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. Maximum no payments for 90 days available to qualifying members. Offer subject to change at any time and ends December 31, 2023.

\$SAVE TO WIN®



You've Got Goals

You're not just saving for the fun of it! You're saving **WITH** a purpose and **FOR** a purpose. You're saving for your **TOMORROWS!**

**Why not SAVE TO WIN where saving \$25
could win you \$5,000?**

Save to Win® is our free prize-linked savings program that rewards you for contributing to your savings account. No risk – but all the rewards because the more you save the more chances you have to win monthly and quarterly prizes!

**Get
Started**



Change Is Hard

We get used to doing things a certain way so when things change, it's hard. We're here to help you navigate our new Mobile App and Online Banking platforms.

These new platforms are updated and improved regularly so make sure you're always using the latest version.

Check out our FAQ page for a few helpful tips.



Win \$100!

Complete these 5 tasks within our new Mobile App or Online Banking and you'll be automatically entered *to win \$100!**

*To be automatically entered into the drawing for \$100, you must complete all five tasks before October 31, 2023. No purchase is necessary to win. The winner will be selected in a random drawing in November 2023. Officials, SPCO employees, and their family members are not eligible to participate. Offer valid through October 31, 2023.

1. Transfer funds
2. Complete a mission
3. Make a remote deposit
4. Set up an alert
5. Send an external transfer/Zelle®

FLAKE OUT ON Your Loan Payments

Sign up for a Holiday Skip-a-Pay and use the extra cash to put the happy in your holiday. Just let us know you want to flake out on a payment and we'll handle the rest!

Start Your Skip



*\$25 fee per loan. Subject to approval. Delinquent, Mortgage, and MasterCard accounts are not eligible for Skips. You must be current on all loans and have a positive balance in your SPCO checking and savings. 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.

SPCO
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www.SPCOCU.org



SPCO CONTACT INFORMATION

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713-455-8586
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HOLIDAY CLOSURES

Columbus Day
Monday, October 9, 2023

Thanksgiving Holidays
November 23 & 24, 2023

Veterans Day (Observed)
Friday, November 10, 2023

Christmas Day
Monday, December 25, 2023