

# CU CONNECTED

FIRST QUARTER | 2024

**SPCO**  
CREDIT UNION

## Get the Right Card Once and For All

Tired of changing cards to get the latest deal? Get a fixed rate that's always fair at SPCO.

Skip the hassle and get the right card once and for all!

- No balance transfer fees
- No annual fee
- 25-day grace period
- Low minimum payment

Fixed Rates  
start as low as  
**10.90%** APR\*

Go Hassle-Free  
Apply Today



**No Teaser Rates | Consistent | Affordable**

\*APR=Annual Percentage Rate. Rates range from 10.90% - 12.90% based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 01/01/2024.

## Savings with Benefits and \$5,000 in Quarterly Prizes!

Save to Win is our free prize-linked savings program that rewards members for contributing to their own savings account. Just open a Save to Win Club Savings Account with at least \$25, and you'll be entered to win monthly and quarterly prizes. In addition to earning regular interest on your savings, each additional deposit of \$25 gives you more chances to win! The more you save, the more chances you have to win.

With monthly and quarterly prizes ranging from \$25 to \$5,000, members save money, gain interest, and have a chance at great cash prizes. With a Save to Win account, there's **nothing to lose and everything to win!**

Get  
Started



## \$SAVE WIN®





# SEND AND RECEIVE MONEY WITH **Zelle®**

Zelle® is a convenient way to send and receive money with friends, family, and others you trust, even if they bank somewhere different than you.<sup>1</sup>

Use Zelle® to gift money, pay the sitter, or split the cost of a night out.

**Enroll with Zelle now!**



<sup>1</sup>U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

## Annual Meeting Announcement

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



**May 28, 2024**



**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).



[www.SPCOCU.org](http://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 15, 2024**

 **Presidents' Day  
Monday, February 19, 2024**

