



**SPACE CITY**  
CREDIT UNION

# advantage

"Your Financial Destination" for Loans, Investments, Insurance, Financial Education, and more...

## VISA Gift Cards

Visa gift cards and reloadable Visa gift cards are now available at Space City Credit Union for any occasion. Both gift cards can be purchased at any branch for only \$3 each.



**Visa Gift Cards** - great for Birthdays, Anniversaries, Graduations, Special Occasions, etc.

- Instant issue non personalized
- Personal use card accepted at point of sale (signature only) anywhere VISA is accepted
- Loaded with denominations from \$10 - \$1000
- Funds available on card immediately when loaded
- Web site access to check balance, history or to change card registration information
- No ATM access
- Monthly maintenance per card (waived for 6 months) - \$2.95

**Reloadable Visa Gift Cards** - great for kids, college students, those who do not qualify for a checking account, etc.

- Reloadable personal use card accepted at point of sale (signature or PIN and ATM) anywhere VISA is accepted
- Loaded in branch via the credit union or direct deposit
- Personalized card mailed with name sent after second load
- Loaded with denominations from \$20 - \$3000
- Funds available on card immediately when loaded
- Web site access to check balance, history or to change card registration information
- Monthly maintenance fee per card - \$3.95



## Annual Meeting

Space City Credit Union will celebrate its 46th year of credit union membership in 2011. Watch your mail for details about the 46th Annual Membership Meeting to be held April 2011.



## Holiday & Tax Time Loans

**Spend too much this holiday season or do you have to pay Uncle Sam?**

Apply today for a personal loan and we'll help take your stress away. We'll even email you your loan documents for signature. Our rates are competitive and our loan process is quick, easy and convenient.

Apply online at [www.SpaceCityCU.com](http://www.SpaceCityCU.com) and take a deep breath to relax ... Space City CU's staff is eager to help you.

"Experience the Difference"



## Message from Mission Control

### Protect Yourself from Skimming

Technologically-savvy thieves have found ways to steal money without your wallet ever leaving your possession. One popular method is to attach a skimmer to a legitimate ATM or gas station terminal. When you insert your ATM or debit card, the skimmer reads your card information, and the PIN is captured with a hidden camera or keyboard overlay device. Then, they can put your information on a blank magnetic card or use it to shop online until your account is drained.

#### Just keep in mind the following tips:

- Before inserting your card, see if the card slot wiggles. If it does, there may be a skimmer on it. Use another terminal, and let your financial institution know.
- Try using the same ATM for all of your transactions. You are more likely to notice if the machine has been tampered with if you are using a familiar one.
- Cover the keypad when you enter your PIN. If a hidden camera is being used, this prevents the camera from capturing it.
- Always check your account statements for fraudulent activity. If you see any suspicious charges, notify your financial institution immediately.

Looking for more financial advice? As a benefit of your membership, you have access to BALANCE, a free financial education and counseling service. Their certified counselors can answer your questions, review your credit report, and help you create a budget. Call 888-456-2227 or visit [www.balancepro.net](http://www.balancepro.net) for more information.

Best Regards,

**Craig B. Rohden**  
President/CEO



## Turbo Tax

You now have access to the #1 tax preparation solution - Turbo Tax!

Here's why you will want to use TurboTax Online ...

- It's easy to access on the web from our web site [www.SpaceCityCU.com](http://www.SpaceCityCU.com)
- It's a fast, easy and economical way to prepare and file tax returns
- It walks taxpayers step-by-step through their returns

- It's updated with new tax law changes
- It supports more than 100 IRS tax forms, schedules and worksheets - and prepares all state returns, including the District of Columbia
- There's no risk - you don't pay until you are ready to print or electronically file your return
- It's even FREE for qualifying low-income taxpayers\* Angelia Marta

We've expanded our online services to include this innovative tax solution just for you. It's a "one-stop shop" that offers even more value to your existing home banking site! Make this tax season the best ever by making your tax filing stress free. Visit [www.SpaceCityCU.com](http://www.SpaceCityCU.com) and click on our Turbo Tax link to get started today!

### Dealer Select



Buy Smart.  
Save Big.

Welcome to the Ultimate Car Buying Experience.

## Space City CU and Dealer Select

### A Winning Combination

[www.DealerSelect.com](http://www.DealerSelect.com)

Searching for a new or used car, truck or van has never been easier. This trusted source, since 1996, was developed to avoid the gimmick add ons and expose the secrets in the automotive world. We invite you to try Dealer Select and 123Car.com and see why we are the Ultimate Car Buying Experience. And remember nothing beats a fair and honest deal. Buy Smart and Save Big. Rufino Romero



## Business Services

Space City Credit Union has partnered with Newtek Business Services and now offers a suite of business services and financial products to small and medium-sized businesses throughout the U.S. Space City Credit Union now helps

you realize the potential of your business by providing you with the essential tools needed to grow and manage your business. Here are a few of the services we can provide your business:

- Insurance
- Web Design and Hosting
- Data Backup and Retrieval
- Business Lending
- Electronic Payment Processing
- Payroll Services
- Business Accounts

For a complete listing of business services and financial products and descriptions, please visit [www.SpaceCityCU.com](http://www.SpaceCityCU.com).



## A New Benefit of Membership: BALANCE Financial Fitness Program

Space City Credit Union is dedicated to helping you realize your financial goals – reducing your debt, saving for higher education, buying your first home, or planning for retirement. Which is why we are excited to announce your newest benefit of membership: BALANCE Financial Fitness Program.

Through BALANCE, you have access to free, unbiased money management information and assistance. All you have to do is make a toll-free phone call.

BALANCE counselors can answer many of your questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, an appointment will be scheduled – giving you the personal attention you need to meet your objectives.

If bills have gotten out of hand, your counselor may be able to arrange a Debt Management Plan. BALANCE negotiates with creditors to reduce interest and fees so you can pay your debt quickly and efficiently. As a member of Space City Credit Union, the program's monthly administration fee of \$35 is waived.

To use the new program, simply call 888-456-2227. Counselors are available Monday through Thursday, 5am to 8pm, Friday, 5am to 5pm, and Saturday, 8am to 5pm (PST) or visit [www.balancepro.net](http://www.balancepro.net) for more information.

We recognize that money concerns have a serious effect on our quality of life. Now, through our newest partnership, you have access to the very best professional guidance – so you can achieve financial security faster than you ever thought possible.



## Your Free Credit Report

Regularly checking your credit report enables you to keep track of your debts as well as check for errors and identity theft. Under federal law, you are entitled to a free copy of your credit report from each of the three credit bureaus, Equifax, Experian, and TransUnion, once every 12 months. To obtain your reports, contact the Annual Credit Report Request Service ([www.annualcreditreport.com](http://www.annualcreditreport.com), 877-322-8228). You can get all three at once or stagger your requests throughout the year.

Not sure how to read your credit report? Interested in building a stronger credit history? As a benefit of your membership, you have access to BALANCE, a free financial education and counseling service. Call 888-456-2227 or log on to [www.balancepro.net](http://www.balancepro.net) for more information.

### **AlertMe**™ CONSUMER CREDIT MONITORING SERVICE

Early detection is one of the best ways to defend against identity theft.

And staying informed about your personal credit file empowers you to understand how and where your information is being used and act quickly should an inaccuracy or crime occur.

Your participation in the AlertMe service gives you that added protection.

As part of your AlertMe subscription, we monitor your Experian credit bureau file each business day for potentially significant changes. We watch for such things as address changes, inquiries against your credit file, new credit accounts and public record additions to your credit file that might alert you to potential identity theft.

Since your credit file can change at any time, your AlertMe subscription keeps working for you each business day to monitor your credit file for changes that might indicate a potential identity theft or fraud.

We will continue to monitor your Experian credit file and notify you immediately of any reported changes. If no significant changes are detected, we will email you every 30 days informing you that no changes have occurred.

Best of all, this invaluable service is only \$4.25 per month and exclusively from Space City CU! Call us or go to [www.SpaceCityCU.com](http://www.SpaceCityCU.com) and protect yourself today!

**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. Any member wishing to file a complaint against SCCU should contact the Texas Credit Union Department through one of the means indicated below: In person or by U.S. Mail: 914 East Anderson Lane, Austin, TX 78752-1699, Telephone Number: (512) 837-9236, Fax: (512) 832-0278, E-Mail: [complaints@tcud.state.us](mailto:complaints@tcud.state.us), Web site: [www.tcud.state.tx.us](http://www.tcud.state.tx.us)

#### DISCLOSURE OF MEMBERS 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:

- (1) balance sheet and income statement (the non-confidential pages of the latest call report may be given to meet this requirement);
- (2) a summary of the most recent annual audit completed in accordance with §91.516 of this chapter;
- (3) written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
- (4) Internal Revenue Service Form 990. Ruben Ruenes



3101 Harrisburg Blvd.  
Houston, TX 77003

PRESORTED  
U.S. POSTAGE  
**PAID**  
PERMIT NO. 8567  
HOUSTON, TX

## Contact Information

Ph: 713.222.1244 Fax: 713.222.1246  
Toll Free: 1.800.762.3543  
[www.SpaceCityCU.com](http://www.SpaceCityCU.com)

### 24 Hour Touch Tone Banking

Ph: 1.800.794.5692

## Our Hours of Operation:

### Drive Thru & Phones:

Mon-Wed 8:00am - 5:00 pm  
Thu & Fri 8:00 am - 5:30 pm  
Sat 9:00 am - 1:00pm

### Lobby:

Mon-Fri 9:00 am - 5:00 pm

## Service Centers

(Partial Listing)

12346 B Gulf Freeway, 713.946.5828  
5507 East FM 1960 West, 281.580.1557  
15303 SW Freeway, 281.242.3200

We have 4,127 nationwide locations!  
Visit the information desk at  
[www.SpaceCityCU.com](http://www.SpaceCityCU.com) to find the  
location nearest to you.

## Investments

Robert Wyrick  
Ph. 713.222.1244  
Email: [RW@SpaceCityCU.com](mailto:RW@SpaceCityCU.com)

## Home Loans

Visit [www.SpaceCityCU.com](http://www.SpaceCityCU.com) to complete  
and application or contact the loan  
department at 713.222.1244 for details  
on home loan options.

## Lucky Name

Three lucky names are hidden in this  
newsletter. Find your name hidden in this  
newsletter and call the Credit Union to  
claim your \$25 reward.

## Board of Directors

Board of Directors

Mick Lay, Jr.	Chairman
Steve Hines	Vice Chairman
Jerry Garcia	Treasurer
Judy Langford	Secretary
Buddy Holcombe	Director
Craig Rohden	Director/President
Jack Patton	

Audit Committee

Matt Hayslip	Member
Jack Patton	Member

## Holiday Closings

**Christmas Eve** - December 24th at 1pm

**New Years** - January 1st

**MLK Day** - January 17th

**President's Day** - February 21st



Hilda Portillo

## Need Extra Holiday Cash?

**Make it a holiday season to remember!**

### Skip-A-Payment

- Easy online application
- Just \$25 per loan
- Skip your next payment and keep the funds for things you need
- Let us ease your monthly burden

### Holiday Help Loan

- Online application
- Reduce holiday stress
- Borrow the cash you need this holiday season
- We can email your loan documents for convenience

Visit our website at [www.SpaceCityCU.com](http://www.SpaceCityCU.com)  
or call 713.222.1244 for more details!  
Not everyone will qualify. Member must not  
have late payment history or previous skips.