

A MESSAGE FROM THE PRESIDENT



Dear Members:

It's hard to believe 2019 is already upon us. Where did you go, 2018? I've heard it said "every day is a new day and a fresh start." The same is true for the new year. The new year is a time to reflect on the past year, and more importantly, a time to plan for the new year. And there's good news, you don't have to do it alone!

Space City Credit Union is more than just a place to stash money or do your banking. We've invested hundreds of thousands of dollars in products, services, and technology to assist you. Did you know we offered the following products and services:

- Financial Counseling
- Wealth Management
- Insurance (Life, Home and Auto)
- Home Loans (and all types of loans)
- Mobile Banking/Deposits
- Internet Based Budgeting Tools
- Rewards Checking
- Free Credit Monitoring and Reporting
- Identity Theft Protection

When it comes to financial planning and banking, there's virtually nothing we can't do for you. Have a need? Think of calling us first before you call anyone else. We have members tell us all the time, "I didn't know you could do that!"

There's another favorite saying of mine, "If you fail to plan, then you plan to fail." Do you have goals for 2019? If you don't write it down (make a plan) then it's not really a goal. There's something about committing pen to paper and writing it down. I read this morning that people who write down their goals and picture them vividly in their mind are 1.2 to 1.4 times more likely to successfully accomplish their goals.

Take control of 2019, make a plan, let us help you.

Craig Rohden
President/CEO

Ready to buy a home in 2019?



Own a home in 2019. Ready to get started?

The new year always begins with new year's resolutions – with a list nearly always topped by getting fit (i.e. giving up fatty food, alcohol or smoking), getting organized or taking better care of finances. Our loan officers are experts in helping members make a similar list of resolutions. Let us help you make it a happy New Homeowner's Year, too. Ready to get started?

Credit Check: Good credit is key to getting a mortgage but it takes discipline and planning. First, find out what your score is. Pay bills on time, and work to improve your credit establish it independently by opening up checking/savings accounts and using credit cards carefully.

How much? How much? Figure out how much you can spend with a handy mortgage calculator. Don't forget to consider closing costs, ongoing maintenance and insurance, too.

Want to learn more about the home buying process? <https://www.SpaceCityCU.com/Mortgage-Loan/>.



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SCCUJan19

SPACE CITY
CREDIT UNION

The Buzz

January 2019

Here's What's Inside:

Find out how you can win \$1,000

Let us help you with a tax loan

Winter CD Rates

Message from the President

Ready to buy a home in 2019?

Keep in touch with us



@SpaceCityCu

SPACE CITY CU FINANCIALS

December 2018 December 2017

Loans	\$66,343,379	\$63,331,582
Shares	\$74,114,446	\$69,206,367
Assets	\$83,293,679	\$78,737,441
Members	8,813	8,020

CURRENT RATES

DEPOSITS	APY*	LOANS	APR*
Savings	0.10% - 0.50%	Auto	2.99% - 18.00%
Regular CD	1.26% - 2.79%	Personal	9.95% - 17.95%
Jumbo CD	1.51% - 3.04%	Platinum VISA Card	9.90%
Money Market	0.76% - 1.01%	Classic VISA Card	12.90%
Checking	0.25%	Mortgages	Call for Rates
IRA	1.51%	Instruments	7.75% - 8.75%



ABOVE & BEYOND WINNER
December 2018!

Courtney White
Audit Clerk

At Space City Credit Union we reward our employees for going above & beyond for our members. We are honoring Courtney for December.

Compliance is an imperative aspect of our Credit Union. Courtney is a dedicated compliance professional who has enriched our team since joining in October 2018. We are proud of all the detailed and accurate work she has done for us in the realm of compliance and audit. Thank you for all you do!

Contact us:

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*APR denotes Annual Percentage Rate and APY denotes Annual Percentage Yield. \$2,000 minimum balance required to open and earn dividend on certificates. Certificates earn and pay dividends MONTHLY. Early withdrawal penalties may apply. Dividends may roll over or be paid monthly to shares or checking, have it your way. Savings accounts pay dividends QUARTERLY. A Jumbo CD is \$50,000+. All accounts federally insured to at least \$250,000 by NCUA, a government agency. **Limited time offer. Rates may change at any time. The early withdrawal penalty for certificates of deposit is the greater of \$25.00, or 50% of the dividends that would have been earned on the amount withdrawn (over the remainder of the certificate's term).

Enter to win \$1,000!



Wouldn't it be nice if you could win \$1,000 while getting a little free financial guidance?

It's possible with the new "Webinar for the Win" contest! Presented by our partner in financial education, BALANCE. "Webinar for the Win" will reward one lucky attendee of their online webinars with the grand prize.

BALANCE webinars are live, online sessions that let you learn from and interact with an expert on today's most popular financial topics—at no cost to you. Entering is easy:

1. Register for a BALANCE webinar in February, March or April.
2. Stay for the whole session.
3. Earn additional entries with each webinar you attend.

At the end of the contest, the winner will be selected at random.

"Webinar for the Win" runs from January 21 – April 19, 2019. Make sure you sign up now and reserve your virtual seat. You just might get paid to learn!

Go to the link to sign up today!
<https://SpaceCityCU.Balancepro.org/Resources/Articles/Webinars/>.

Tax season is here. Let us help.



Tax season is rapidly approaching. Wondering how you will pay your taxes this year? Let us help with a low-rate personal loan to help cover your expenses. Applying for a personal tax loan is quick and easy, and we deposit the funds right into your Space City Credit Union account.

Go to the link below to learn more about personal loans and tax loans with Space City Credit Union.

<https://www.SpaceCityCU.com/Personal-Loans/>.

Current CD Promotions



Jumbo CD Rates

2.02% APY* – 12 Months
2.53% APY* – 36 Months
3.04% APY* – 60 Months

APY* = Annual Percentage Yield. Rate subject to change without notice. Minimum \$2000 deposit on regular CDs and \$500 on IRA CDs. Early Withdrawal and other restrictions may apply. Federally insured by the NCUA.