

Use Finance Wizard this Holiday Season

Too many pumpkin-spice lattes might derail your holiday budget.



**Don't let the holidays get away from you. Set your spending targets now!**

The holidays are when we take time to relax with family and friends, enjoying the food, fun and activities that go along them.

The problem is, our finances can end up falling victim to the excess as much as our waistlines do. According to website MagnifyMoney, a third of holiday spenders said it will take them more than 3 months to pay off their holiday bills.

**Try something different this year.** Use Finance Wizard from Space City CU to set your spending targets now!

You may not hit all the targets, but at least setting them allows you to get an idea of what's in store, so you don't get caught by surprise on January 2.

Setting your spending targets gives you a bit of control during a season that can seem hectic and uncontrollable. And there's a good chance it may help you avoid that nasty debt-hangover most of experience once all the presents have been opened.

**To enroll, log into your online banking and click the Finance Wizard tab, or contact our Member Service Department.**

**Visit the link below to learn more about Finance Wizard today. [SpaceCityCU.com/Home-Banking/Finance-Wizard/](http://SpaceCityCU.com/Home-Banking/Finance-Wizard/).**

## SPACE CITY CU FINANCIALS

September 2019

September 2018

|         |              |              |
|---------|--------------|--------------|
| Loans   | \$68,877,371 | \$67,194,346 |
| Shares  | \$70,757,629 | \$67,159,680 |
| Assets  | \$84,769,552 | \$81,575,805 |
| Members | 8,775        | 8,796        |

## 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  
September 2019!**

*Aldo Aguilar*

Senior Teller/Branch Operations

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

Congratulations to Aldo Aguilar for winning the Above & Beyond Award for September 2019! Aldo is consistently dedicated to the betterment of the Space City team. He assists with the Teller and Operations Departments and is always willing to lend a helping hand and his knowledge to others. He truly cares about living our Credit Union values each day. Congratulations, Aldo!

## Contact us:

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Web: [SpaceCityCU.com](http://SpaceCityCU.com)

\*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).

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**SPACE CITY**  
CREDIT UNION

The  
**Buzz**

NOVEMBER 2019

## Here's What's Inside:

A Message from the President:  
Consumers Reported \$1.48  
Billion in Fraud Losses.

When interest rates rise, the price  
of the home you can afford goes down.

Open your eyes to a Credit Union!

Use Finance Wizard this Holiday Season.

Keep in touch with us!

@SpaceCityCu



## A Message from the President



### Consumers Reported \$1.48 Billion in Fraud Losses.

Each year, fraudsters find new ways to trick people and financial institutions out of money. Whether its an impostor scam –

impersonating a love interest, a grandchild, debt collector, etc. – or stealing someone’s identity, these fraudsters know how to pull it off. While some of these scams involve new tricks, many have been around for decades.

Using common channels like emails, text, and phone calls; fraudsters typically disguise their identify while retrieving confidential member information.

To no surprise, scammers most commonly request their money through wire transfer – the most common of any payment method reported with a total of \$423 million last year. The Federal Trade Commission also reported a surge of payments connected with gift cards, including re-loadable cards.

### These are typical scams currently being reported:

#### Romance Scams:

Scammers create fake online dating profiles to lure victims into giving them money.

#### Phishing, Vishing, SMiShing:

Social engineering tactics used to entice recipients to act quickly through spoofed channels.

#### Secret Shopper:

Fraudsters pose as companies offering mystery shopping services to dupe shopper out of money.

#### Advance Fee:

Victim enticed to wire upfront fees for a factitious promise of receiving a gift of money.

### Elderly Scam:

Seniors are tricked into sending money to help out their “grandkids” or pay for services.

If you would like more details on these scams and how to protect yourself, contact me directly, or, visit the link below to check out our web page on identity theft. [SpaceCityCU.com/Protect-Your-Identity/](http://SpaceCityCU.com/Protect-Your-Identity/).

*Craig Rohden*

Craig Rohden, President/CEO

When interest rates rise, the price of the home you can afford goes down.



Experts agree that today’s historic low interest rates won’t last forever. Act now to get more house for your money! Visit the link below to read more about mortgage loans with Space City CU and apply today.

Visit [SpaceCityCU.com/Mortgage-Loan/](http://SpaceCityCU.com/Mortgage-Loan/) to learn more about mortgage loans with Bay Equity or contact Zach Goodwine at the phone number or email below.



Zach Goodwine  
Loan Officer

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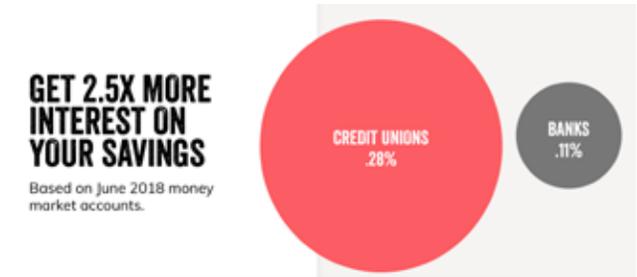
## Open Your Eyes to a Credit Union



### Banking where you get the bonus!

OUR RATES & TERMS ARE HARD TO BEAT!

Our business model is as unique as our members. Because when you become a member, you become a shareholder. That means our profits come back to you in the form of better rates and better service.



At a Space City CU, we pride ourselves on being small enough to know you and your neighbors, but big enough to bring the world to your fingertips. We care about who you are, and what you dream of. This means we can offer you honest, personalized advice to make your financial future brighter.

115 million Americans already enjoying the benefits of credit unions. If you aren’t already a member of Space City CU, join today at [SpaceCityCU.com](http://SpaceCityCU.com)!

Visit [YourMoneyFurther.com](http://YourMoneyFurther.com) to learn more about the benefits of being a Space City CU member!