

Send Money the Easy way with Pop Money



Thanks to Pop Money, it no longer matters if Bryan “left his card at home” again.

Person to person payments allow you to send money electronically to a person of your choosing – whether they bank with Space City or not!

Do you have our mobile app downloaded?

Person to Person payments are available from your mobile device as well.

Click here to learn more! Learn more at SpaceCity-CU.com/Home-Banking/Pop-Money/.

Save the Date for our Annual Business Meeting



What separates Banks and Credit Unions? You.

As a member/owner of Space City CU you have a voice in governing the credit union through your elected officials, the Board of Directors.

**Wednesday, April 22, 2020 at 11:00am
3101 Harrisburg Blvd, Houston, TX 77003**

SPACE CITY CU FINANCIALS

January 2020

January 2019

Loans	\$68,943,552	\$66,845,359
Shares	\$76,279,566	\$73,482,054
Assets	\$90,824,428	\$82,893,143
Members	8,821	8,813

CURRENT RATES

DEPOSITS	APY*	LOANS	APR*
Savings	0.10% - 0.50%	Auto	2.99% - 18.00%
Regular CD	1.26% - 2.43%	Personal	9.95% - 17.95%
Jumbo CD	1.51% - 2.53%	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
January 2020!**

Juan Marcias
Loan Support I

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

Juan does a great job in the Loan and Collection departments. He is always willing to take on any new task and help the membership. We appreciate everything you do for our members. Congratulations Juan. Join us in celebrating him as our “Above & Beyond” award winner!

Contact us:

Phone: 713.222.1244

Fax: 713.222.1246

Toll Free: 1.800.702.3543

Web: 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. With private insurance from Excess Share Insurance Corporation (ESI) we can now guarantee insurance protection for up to \$500,000. 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).

63052SCCUFeb20

SPACE CITY
CREDIT UNION



The Buzz

March 2020

Here's What's Inside:

A Message from the President:
Scammers Continue To Take Advantage of Lonely Hearts

10 Ways to Boost Your Home's Resale Value

Send money the easy way with Pop Money

Save the Date for our Annual Business Meeting

Keep in touch with us!

@SpaceCityCu



A Message from the President



Millions of people, including credit union members, look to online dating or social networking sites to meet someone. But instead of romance, many unknowingly find a scammer.

Cyberspace scammers are eager to take advantage of lonely hearts by setting up fake accounts on social media or dating sites to establish fraudulent relationships and get them to send money. In fact, the median loss of romance / sweetheart scams as reported by the Federal Trade Commission (FTC) is \$2,600 and for people over 70 was over \$10,000.

The Details:

People reported losing \$143 million to romance and sweetheart scams according to the FTC. The scammers strike up a relationship with their targets to build their trust, sometimes talking or chatting several times a day. The scammers quickly profess their love and tug at the victim's emotions with fake stories and their need for money.

Another variation is where victims are duped into providing online banking login credentials. The scammer then logs into the account and uses the account-to-account / external transfer feature to initiate ACH debits against accounts at other institutions - pulling funds into the victim's account for deposit, or deposit fraudulent checks via mobile remote deposit capture. The victim is instructed to send the funds to the scammer by Western Union or MoneyGram.

A few red flags of these romance / sweetheart scams:

- String you along but never want to meet in person
- Scammers often say they're living / traveling outside of the United States
- Hint they're having money trouble and ask for money, personal info, or account number
- Often need money for emergencies, hospital bills, or travel.

Educate yourself with these tips:

- Review your accounts daily and report any discrepancies immediately.
- Slow down and talk to someone you trust – don't let a scammer rush or bully you into something.
- Never send money or gifts to a sweetheart you haven't met in person – never wire money, put money on a gift or cash reload card, or send cash to an online love interest.
- If you think it is a scam, report it to the FTC at ftc.gov/complaint. Be sure to notify the website or app where you met the scammer, too. (in 2019). We offer better rates and better service than our banking counterparts. And most of all, our reason for existence is "service" and not "profit." Bring your checking account to us and feel the credit union difference!

Craig Rohden

Craig Rohden, President/CEO

10 Ways to Boost your Home's Resale Value



With housing values on the rise in many areas, you may be thinking about selling or updating your own property. Here are some things you can do to improve the value of your home.

1. Make Your Kitchen Flow

Most buyers see the kitchen as the heart of the home. While you could do a complete remodel, taking the time to update fixtures, replace the faucet, and install energy efficient lighting will go a long way.

2. Boost Your Curb Appeal

Landscaping can go a long way in making a good first impression on potential buyers. It can be as easy as adding some colorful flowers to your planters, or freshening up your mulch.

3. Keep Up on Maintenance

For the most part, buyers today favor houses that are in the best possible shape. Take steps to make your property as low maintenance as possible.

4. Create Open Floor Space

Do what you can to create space and flow in your home. Sometimes, knocking down a non-structural wall can open up a living area.

5. Brighten Up Your Home

Updating your lighting with dimmer switches, recessed lighting in areas like the kitchen, and fresh new fixtures can brighten your spaces.

6. Go Green

Increased energy efficiency in your home can be a key selling point these days.

7. Give Your Bathroom a Makeover

By applying a fresh coat of paint, updating fixtures, and cleaning up the grout, you can refresh your space.

8. Spruce Up Your Floors

You want to ensure your floors are looking their best. If you have carpeting, have it professionally cleaned or rent a carpet cleaner to freshen it up.

9. Apply a Fresh Coat of Paint

If you have chipping or cracked paint, do some touch up. When it's necessary to apply a fresh coat, go with neutral colors.

10. Update Your Front Entryway

Little things like making sure your doorbell is functioning properly and that your door is in good repair go a long way.

Visit SpaceCityCU.com/Home-Equity-Loans/ to learn more about home loans with Space City CU or contact Zach Goodwine at 713-208-7018.