

Save to Win! The Smartest Way to Save



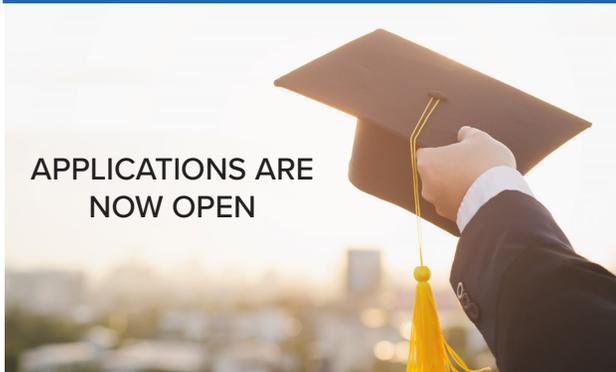
Save to Win is a special savings account at Space City CU. Each \$25 deposit into this share certificate earns you an entry into the monthly and quarterly drawings.

Check out our monthly \$25.00 winners for April!

- John P.
- Kim V.
- Georgina H.
- Cheryl W.

Speak with a member service representative for details and visit SpaceCityCU.com/Save-to-Win/ to learn more!

Space City Charities Scholarship Program



APPLICATIONS ARE
NOW OPEN

Apply today at SpaceCityCharities.org/Scholarship/.

SPACE CITY CU FINANCIALS

April 2021

April 2020

Loans	\$68,678,508	\$66,640,359
Shares	\$96,181,255	\$79,892,946
Assets	\$112,850,736	\$94,493,038
Members	8,922	8,817

CURRENT RATES

DEPOSITS	APY*	LOANS	APR*
Savings	0.03% - 0.05%	Auto	1.59% - 18.00%
Regular CD	0.08% - 0.60%	Personal	6.99% - 17.95%
Jumbo CD	0.08% - 0.60%	Platinum VISA Card	9.90%
Money Market	0.05% - 0.08%	Classic VISA Card	12.90%
Checking	0.01%	Mortgages	See website
IRA	0.25%	Instruments	8.75%
Reg. Save to Win	0.10%		
Jum. Save to Win	0.10%		



ABOVE & BEYOND WINNER
April 2021!

Bianca Loza
Account Executive II

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

Bianca did an excellent job in the loan department last month. She exceeded her goals and provided exceptional service to our members. Congrats Bianca on earning the above and beyond 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).

63052-SCCU-0521



The Buzz

Here's What's Inside:

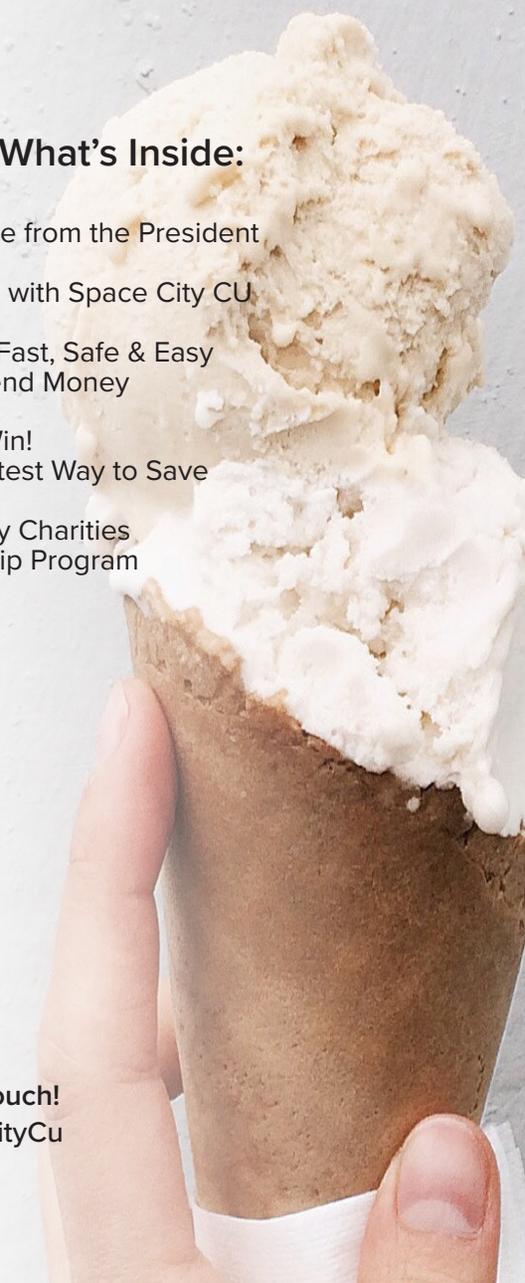
A Message from the President

Refinance with Space City CU

Zelle is a Fast, Safe & Easy Way to Send Money

Save to Win!
The Smartest Way to Save

Space City Charities
Scholarship Program



Keep in touch!
[@SpaceCityCU](https://www.facebook.com/SpaceCityCU)



A Message from the President



The instances of online fraud only seem to grow every year. However, that doesn't mean you need to swear off the Internet forever. In fact, surfing the web can be safe and worry-free as long as you're careful; you just need to know

how to spot a scam. To keep your identity and money secure, here's a quick guide to identifying—and avoiding—online fraud.

Never click suspicious links.

By now, most of us are familiar with online phishing, but the fact that it's still scarily persistent in 2021 (just check your junk mailbox) suggests we could all use a refresher. See: SolarWinds and Colonial Pipeline Hack

Phishing works in different ways, but in the most common scenario, a scammer posts an appealing link as bait, and then re-directs you to a different website. Best case? You'll be taken to a shady website. But in the worst-case situations, clicking the link infects your computer with a virus that steals your personal info, or locks your computer until you agree to pay the scammer a ransom fee.

The simple solution? Think before you click.

Beware spam-y comments in social media

Scammers are smart. They know we're viewing trending posts in social media. And the more popular the post, the more likely we'll be to read and leave comments. In the comment con, the spammer will drop a dubious link into the conversation, claiming it connects to a relevant story or thread. Use your intuition, and be wary of any user or link that doesn't quite look right.

Pro tip: As a general rule, you should change your passwords regularly, especially those of your financial accounts. Passwords are highly valued on the black market (i.e., the Dark Web). Your password should be at least 10 – 12 characters long and include upper case, lowercase, numbers, and symbols.

Think twice before taking that survey
Online surveys can be very tempting. Usually they're promoted in the form of banners or social media posts, and promise deep discounts and giveaways; all you have to do is hand over your personal info.

The problem is that a lot of these surveys are bogus. A legit company probably isn't going to give you a real deal via a flashing banner ad. And if you click, you may be giving up access to things like your bank and credit card info.

Dating profiles too good to be true

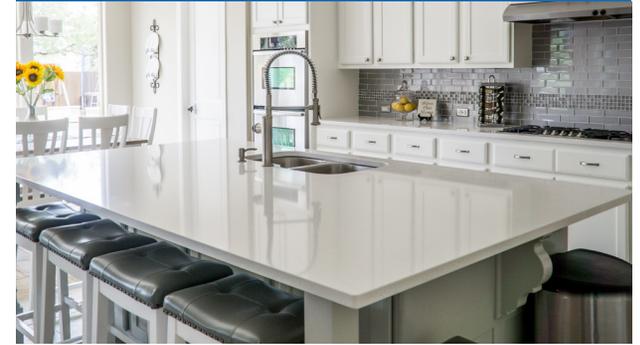
Unfortunately, scammers have started to invade online dating websites. They may be hard to spot at first, preferring to woo you over a period of time. So how do you identify them? Watch out for anyone who wants to move your conversation from the dating site to email, can never meet in person, or the big one—wants your money.

Want some free advice for a free product to help you? Sign up for Credit Sense in your home banking account with Space City CU. Also, See our web site under the Resources Tab: Financial Assistance and go to our BALANCE website for tons of information.

As always, be safe, and call us if you need anything. And remember, legitimate places will NEVER ASK YOU FOR YOUR PASSWORD, either on the phone or the internet.

Craig Rohden
Craig Rohden, President/CEO

Refinance with Space City CU



Strengthen your finances by refinancing your mortgage. Go online and apply today at SpaceCityCU.com/Mortgages-Loans/.

Loan Features and Benefits:

- Rates as low as 2.63% APR* for qualified members**
- 15 year fixed rate with 30 year payment amortization option
- No points option
- Primary residence only
- No escrow – LTV must be 80% or less
- Close in house – no brokers, no hassles

*APR is annual percentage rate. Rate determined by term, LTV (Loan-to-value), available and borrower's credit qualifications. Rates displayed include maximum LTV discount. NMLS# 643834 **Mortgage rates subject to change.

Zelle® is a Fast, Safe & Easy Way to Send Money



Learn more and enroll in Zelle today at SpaceCityCU.com/Zelle/