

Save to Win! The Smartest Way to Save



**SAVE TO WIN**

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. Visit [SpaceCityCU.com/Save-to-Win/](http://SpaceCityCU.com/Save-to-Win/) to learn more.

The more you save, the more chances you earn — up to 10 drawing entries per month. There are thousands of monthly prizes and several quarterly prizes up to \$5,000! Cash prizes will be deposited into the winners' traditional share accounts. Not only is your money insured by the NCUA, but you get to keep every dollar you invest, plus interest. It is truly a win-win.

Check out our **\$25.00** winners for November.

- Cynthia A.
- Cheryl W.
- Doreen H.
- Dion L.

Enroll in our free Save to Win program today! Its only \$25 to start a Save to Win account.

## SPACE CITY CU FINANCIALS

November 2021

November 2020

Loans	\$74,595,936	\$65,628,280
Shares	\$97,265,808	\$95,034,985
Assets	\$107,740,994	\$104,839,356
Members	8,895	8,850

## 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**  
November 2021

Aldo Aguilar  
Sr Teller/ Branch Operations

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

Congratulations are in order! Please help us congratulate Aldo Aguilar, Branch Operations for winning the Above & Beyond award for November. Aldo is a dedicated and enthusiastic Credit Union professional that is always willing to lend a helping hand his co-workers and our members. His positive attitude and love for his job are contagious. Congratulations, Aldo – thanks for all you do!

## CONTACT US:

Phone: 713.222.1244 | Fax: 713.222.2604  
Toll Free: 1.800.702.3543 | 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. 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).

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**SPACE CITY**  
CREDIT UNION

# The Buzz

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The Smartest Way to Save

Keep in touch!  
[@SpaceCityCu](https://www.instagram.com/SpaceCityCu)



## A Message from the President



### Message from the President:

We're refunding \$135,000 to our members in 2021! Space City Credit Union is pleased to announce a 2021 bonus refund to members.

On December 31, 2021, members who had \*loans with us in 2021 will receive a 3% interest refund directly deposited to their savings account.

Additionally, checking account holders in good standing receive bonus rewards points throughout the year when using their Space City debit card. This year, Space City CU is giving back a combined loan and checking bonus refund of \$135,000 to members!

Checking account holders are eligible for reward points - redeemable for gift cards, travel vouchers, electronics, and more! Also, members who had an active loan with Space City Credit Union in 2021 will receive an interest refund.



That's right – we're giving back some of the interest you paid on your loan!

### How Much Will You Receive?

#### Checking Account Rewards

Your checking account rewards and loan interest refund are directly tied to your Space City checking and loan accounts. With our uChoose Debit Card rewards program, checking account holders earn points for qualified debit card transactions. You earn points during the year by using your debit card on the "signature" or "credit" side. The more times you use your debit card, the more points you earn to redeem for rewards. Visit [uChooseRewards.com](http://uChooseRewards.com) to view and redeem your reward points.

#### Loan Interest Refund

Additionally, if you had an active \*loan with us in 2021, you would receive a 3% refund on the interest you paid on your loan in 2021. This refund will be deposited to your Space City Credit Union savings account on December 31, 2021! Check your account statement to see how much you received!

We thank you for your continued membership and support of Space City Credit Union. We continue to work hard to ensure we are delivering industry leading products and services to our membership. Don't forget to tell your friends and family about Space City CU – where it pays to be a member! We look forward to serving you in 2022!

*Craig Rohden*

Craig Rohden, President/CEO

\*Loans – not including credit card balances.

## Refinance with Space City CU



**Refinance your mortgage for home improvements in 2022.** Go online and apply today at [SpaceCityCU.com/Mortgages-Loans/](http://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.

## Annual Business Meeting

**Save the date for our Annual Business Meeting on Wednesday, April 20, 2022.**

Space City CU's Annual Meeting and Board of Directors election will be held on Wednesday, April 20th at 11:00am. Stay tuned for more details regarding the open positions for our board of directors.