

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/ to learn more.

The more you save, the more chances you earn — up to 10 drawing entries per month. 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 December

- Teresa V.
- Annmarie F.
- Viktor V.
- Amanda V.

And our \$100 quarterly winners:

- Lyana B.
- Martina M.

SPACE CITY CU FINANCIALS

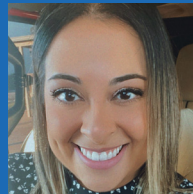
December 2021

December 2020

Loans	\$73,802,318	\$66,266,076
Shares	\$97,424,429	\$96,585,603
Assets	\$107,721,013	\$106,400,258
Members	8,902	8,879

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 December 2021

Lupita Ocampo
Loan Support I

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

Congratulations are in order for Lupita! She has worked hard on making sure that not only her daily tasks are complete, but has also helped in other departments by taking teller calls and helping with skip payments during our busiest time of the year. She is learning a lot and making suggestions for improvements along the way. Keep up the great work and great attitude.

CONTACT US:

Phone: 713.222.1244 | Fax: 713.222.2604
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-0122



The Buzz

Here's What's Inside:

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Don't Miss Out on uChoose Rewards

Get Special Member Savings with TurboTax and H&R Block

Save to Win!
The Smartest Way to Save

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



A Message from the President



Message from the President:

We made it through 2020 and couldn't wait to welcome in 2021! BANG! Right in the face, thanks 2021!

How many years are we going to say "maybe next year...?" Well, I'm not waiting around anymore. No more thinking next year will be better. Maybe this is our new normal. So let's all make 2022 a great year! It's been said "there is no path to happiness - happiness is the path!"

We've been hard at work developing plans for new and enhanced products for you. Here's what you, our members, can look forward to in 2022:

Enhanced Mobile App

We are working to combine Card Valet with our mobile app. Currently two different apps, but soon we will combine Card Valet with the Mobile App. This will give you more control over your debit card and more convenience. You will be able to turn your debit card on/off, set spending limits, and receive transaction alerts all through the same app.

Tokenization

In 2022 you'll gain the ability to integrate your debit card with Samsung, Android, and Apple Pay.

E-statements

In 2022, we are upgrading our e-statement product to provide up to 18 months of statement history and an enhanced interface.

Online Banking

Our online banking suite is getting an overhaul. We upgraded to Virtual Branch Next in 2021 and are providing an even more enriched product for you in 2022. More details to follow as we get closer to the event.

Notifi

This product will provide enhanced functionality to push notifications to your mobile app that were previously only available through email or text messages.

Finally, we've got more big news! We're growing in 2022! Currently our assets are \$107M and we have about 8,900 members. We are now in the process of merging another credit union into Space City CU. We expect the merger to be completed in Q2 this year, and when complete, our assets will grow to \$154M and our membership will grow to over 12,000 members! This is great news for our existing members; because with this merger comes more resources to better serve you! Stay tuned for more information!

In the meantime, if you need anything, give me a call or send me an email. I'm at your service and can be reached at 281-846-1101 or CR@SpaceCityCU.com.

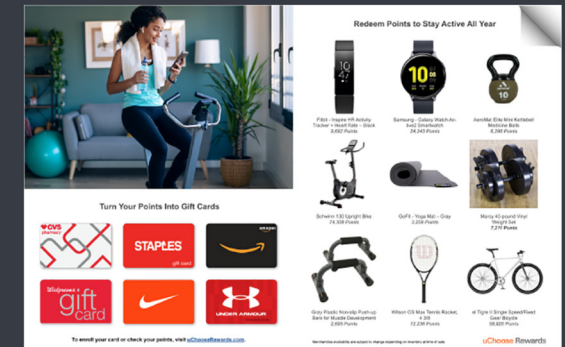
Craig Rohden

Craig Rohden, President/CEO

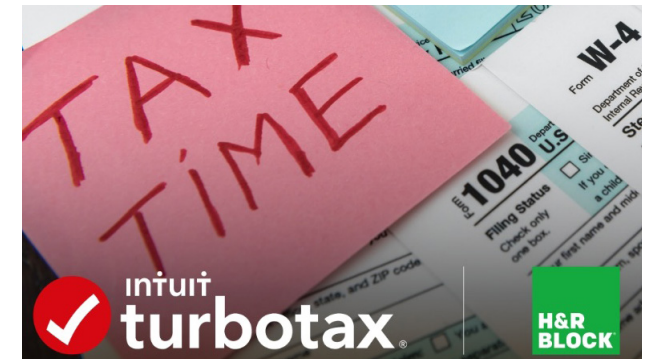
Annual Business Meeting - April 20, 2022

Space City CU's Annual Business Meeting and Board of Directors election will be held on Wednesday, April 20th at 11:00am.

Don't miss out on uChoose Rewards!



Earn points towards rewards on purchases you make everyday using your Space City CU VISA debit card. Make purchases using the "signature" option to earn points automatically. Learn more at SpaceCityCU.com/Home-banking/debit-card-rewards/.



Space City Credit Union members get special member savings and expert help with TurboTax and H&R Block. Click the link on our SpaceCityCU.com homepage to learn more.

Need a little extra help? A personal loan can help you with unexpected expenses. To learn more visit SpaceCityCU.com/personal-loans/ or give us a call at 713-222-1244 with any questions.