

Save to Win! The Smartest Way to Save



**SAVE TO WIN**<sup>®</sup>

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 [www.SpaceCityCU.com/Save-to-Win/](http://www.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 March:**

- Shuron G.
- AnnMarie F.
- Chris S.
- Dora S.

**And our \$100.00 quarterly winners:**

- Priscilla R.
- Teresa V.

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

**SPACE CITY CU FINANCIALS**

March 2022

March 2021

Loans	\$74,781,235	\$68,279,116
Shares	\$100,542,718	\$101,879,442
Assets	\$110,558,191	\$111,484,727
Members	8,889	8,912

**CURRENT RATES**

DEPOSITS	APY*	LOANS	APR*
Savings	0.10% - 0.10%	Auto	2.29% - 18.00%
Regular CD	0.15% - 1.00%	Personal	9.99% - 17.95%
Jumbo CD	0.15% - 1.00%	Platinum VISA Card	9.90%
Money Market	0.10% - 0.15%	Classic VISA Card	12.90%
Checking	0.01%	Mortgages	See website
IRA	0.25%	Instruments	8.75%

Savings are Federally and Privately insured up to \$500,000.



**ABOVE & BEYOND WINNER**  
March 2022

**Andrea Sanchez**  
Loan Officer

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

Andrea has done an excellent job in the loan department. She consistently meets her goals each month. Andrea works to not only take care of her members but assist her team in any way possible. She does a great job interacting with the members and finding a solution for their request. Congratulations Andrea you are valuable team member, and we appreciate your dedication to the members!

**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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# The Buzz

## Here's What's Inside:

A Message from the President

Check Free Bill Pay in your Online Banking

Early Pay - Get Paid up to Two Days Early

Easily Send and Receive Money Using Zelle<sup>®</sup>

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The Smartest Way to Save



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



## A Message from the President



### Message from the President:

Spring has sprung! It's the time of year nature is blooming... AND... it is the time of year for each of us

to flourish during National Financial Literacy month! A month to focus our attention on gaining further insight on financial topics to empower us to make strides towards financial goals.

This month, commit to making a change in your finances, to help set yourself up for the success that you have only dreamed about. Here's a challenge:

#### Financial Challenge: Credit Scores

A three-digit number... As adults, we each have a three-digit number and that number is your credit score. The score symbolizes your personal credit worthiness based on an analysis of credit files that express basically the likelihood of you to repay debt. That is why when you attempt to buy a home, apply for a credit card, take out a loan, etc., the lender will run your credit score. Your credit report will be pulled from any three of the major bureaus — Equifax®, TransUnion® and Experian®. Since each scoring system uses a slightly different statistical model, your score from each of the three will not be identical.

Factors that affect your credit score:

- Payment history
- Amounts owed /credit utilization
- Length of credit history
- Types of credit

- New credit (inquiries)
- And many more...

Each of these components can positively or negatively affect your credit score. Learn more insight about credit scores as well as review a general chart of how your credit score is determined by reading "Your Credit Score: Everything you Need to Know." at <https://SpaceCityCU.Balancepro.org/Resources/Articles/Your-credit-score>.

Way to go, you just completed the challenge!

Go to our web site [www.SpaceCityCU.com](http://www.SpaceCityCU.com) for additional financial resources and to take control of your financial future today.

*Craig Rohden*

Craig Rohden, President/CEO

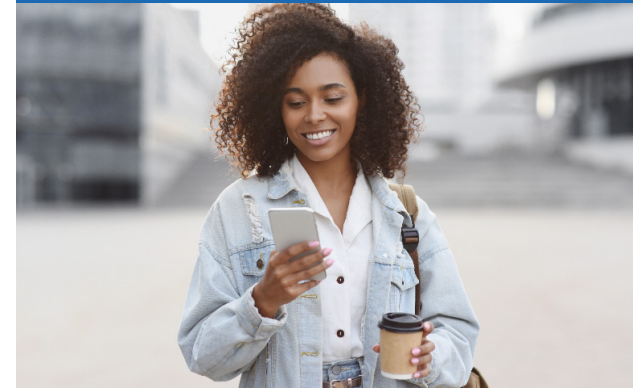
## Check Free Bill Pay in your Online Banking



**Pay your bills online through your online banking with Check Free Bill Pay.**

You can pay anyone in the United States that you would normally pay by check or automatic debit, even if you do not receive bills from the company or person you want to pay. Learn more at [www.SpaceCityCU.com/Check-Free-Bill-Pay/](http://www.SpaceCityCU.com/Check-Free-Bill-Pay/).

## Early Pay - Get Paid up to Two Days Early



**Get your Direct Deposit up to TWO DAYS EARLY with Early Pay!**

With Early Pay we post your direct deposit when we receive it, which is usually up to two days before the effective date of your payday. No need to sign up, it's already active on your account. Direct Deposit is safer and more convenient than paper checks. Click the link to learn more about early pay and/or set up direct deposit to your Space City account. Learn more at [www.SpaceCityCU.com/Early-Pay/](http://www.SpaceCityCU.com/Early-Pay/).

## Easily Send and Receive Money Using Zelle®



**You can find Zelle inside your online banking or within our mobile app. Learn more at [www.SpaceCityCU.com/Zelle-Pay/](http://www.SpaceCityCU.com/Zelle-Pay/).**