

Save to Win! The Smartest Way to Save



Bryan T.

# SAVE TO WIN®

**Congratulations to our newest \$1,000 winners!**  
You could be next! Simply request a 12-month Save to Win share certificate and make an opening deposit of \$25.

**Congratulations to our December winners!**

- Bryan T. \$1,000
- Bridget L. \$1,000
- Jasiah G. \$1,000
- Glenda J. \$500
- Jesus S. \$250
- Ofilia R. \$250
- Josefina R. \$200
- Irma G. \$125
- Gilma E. \$125
- Ligia A. \$50
- Allena E. \$50
- Susanna R. \$25
- Priscilla R. \$25
- Emmanuel R. \$25
- Paul M. \$25
- Monterrat M. \$25

Enroll in our free Save to Win program today! It's only \$25 to open an account today! Visit [SpaceCityCU.com/Save-to-Win/](https://SpaceCityCU.com/Save-to-Win/) to learn more.

## SPACE CITY CU FINANCIALS

December 2023

December 2022

Loans	\$109,957,828	\$100,640,150
Shares	\$121,577,588	\$125,960,267
Assets	\$142,214,643	\$148,133,001
Members	12,148	12,238

## CURRENT RATES

DEPOSITS	APY*	LOANS	APR*
Savings	0.25% - 1.00%	Auto	As low as 5.99%
Regular CD	1.00% - 3.56%	Personal	11.99% - 17.99%
Jumbo CD	1.10% - 3.61%	Platinum VISA Card	9.90%
Money Market	1.00% - 3.04%	Classic VISA Card	12.90%
Checking	0.25%	Mortgages	See website
IRA	2.01% - 5.12%	Instruments	10.50%
9- Month CD	5.12%		

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

## Closing Information

All branches will be closed Monday, February 19, 2024 in honor of Presidents' Day.

To access your account, log into your online banking or download our mobile app.

## CONTACT US:

Phone: 713.222.1244 | Fax: 713.222.2604

Toll Free: 1.800.702.3543 | Web: [SpaceCityCU.com](https://SpaceCityCU.com)

APR denotes Annual Percentage Rate and APY denotes Annual Percentage Yield. The minimum balance required to open and earn dividends for certificates is \$2,000 for Regular, \$500 for IRA, and \$25 for Save to Win. Regular and IRA certificates earn and pay dividends MONTHLY and Save to Win earn and pay dividends ANNUALLY. Early withdrawal penalties may apply. Some 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). For 9-Month CD Limited Time Promotional rate disclosures please visit <https://www.spacecitycu.com/rates/>.

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**SPACE CITY**  
CREDIT UNION

# The Buzz

## Here's What's Inside:

Open a Youth Savings Account Today

Special Discounts on Tax Prep Services

The Benefits of a Personal Loan

Discover Credit Sense in our App

Coming Soon! A New Website!

Save to Win! The Smartest Way to Save

Closing Information

Keep in touch!

@SpaceCityCU



## Open a Youth Savings Account Today!



It's never too early to get a head start! Open a Youth Savings Account today!

\*Accounts only available for members under the age of 18. Must make a deposit of at least \$75 dollars to qualify for the additional bonus. Funds will be deposited into the account within 30 days of opening and requirements verified. Promotion runs January 1, 2024 through March 31, 2024. This offer may not be combined with any other promotions.

## Special Discounts on Tax Prep Services



A membership with Space City CU has its perks! Get special discounts on tax prep services. Plus, enter for a chance to win \$10K from Love My Credit Union Rewards! Visit [bit.ly/475MuR8](https://bit.ly/475MuR8) to learn more. Take advantage of special member discounts and expert tax help.

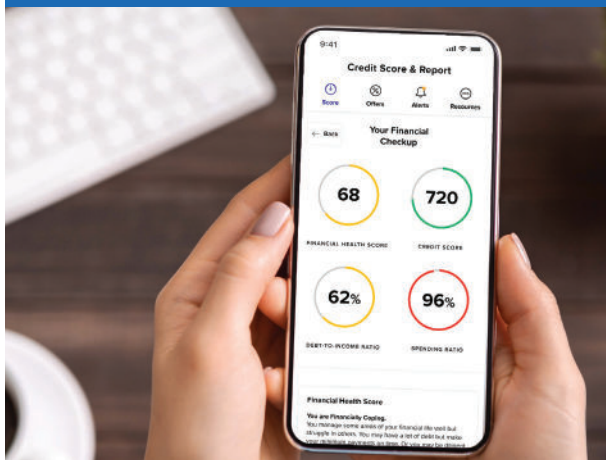
## The Benefits of a Personal Loan



Discover the benefits of a personal loan for various financial needs such as managing your taxes, funding home improvements, consolidating debt, or handling unexpected expenses.

Reach out to us to find out how a personal loan can provide the financial support you need this tax season and beyond. Don't miss out on this opportunity to explore your options! Learn more at [SpaceCityCU.com/Personal-Loans/](https://SpaceCityCU.com/Personal-Loans/).

## Discover Credit Sense in our App

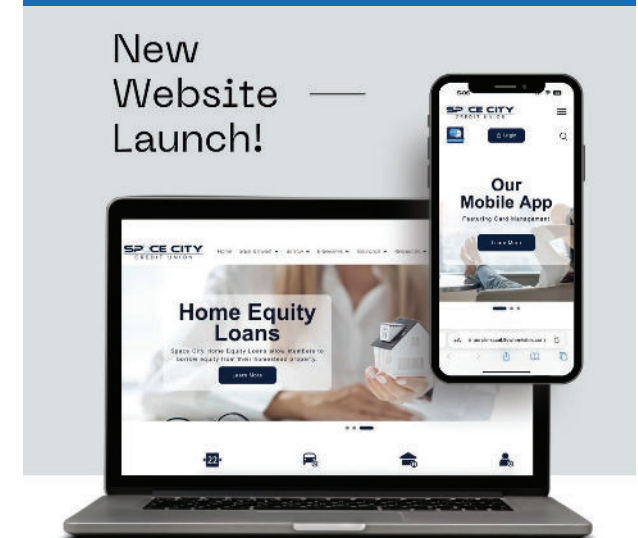


Take charge of your finances with Credit Sense, conveniently accessible within our mobile

banking app. Keep a close eye on your financial well-being as you gain access to valuable features such as viewing your financial health, detailed spending information, cash flow analysis, budgeting tools, and debt-to-income ratios. Credit Sense is not just a tool, it's your ultimate weapon for effective financial management!

Best of all, it's FREE! Reviewing your credit score and report through this tool counts as a "soft inquiry" and does not negatively affect your credit. Learn more at [SpaceCitycu.com/Home-Banking/Credit-Sense/](https://SpaceCitycu.com/Home-Banking/Credit-Sense/).

## Coming Soon! A New Website!



We are thrilled to announce that the Space City CU website is undergoing a makeover! After much anticipation, we are thrilled to finally share this exciting news with you!

Get ready to experience an updated and improved website that is designed to meet your needs and provide you with an even better digital banking experience. Stay tuned for the big reveal this February!