

San Angelo Federal Credit Union

◆ 235 W. 1st Street ◆ San Angelo, TX 76903 ◆ (325) 653-8320 ◆

◆ www.safcu.com ◆ ART (325) 659-3169

Jan./Feb./March 2019



We're small enough to
know your name, but...

we're big on **YOU**

HOLIDAY SCHEDULE

Martin Luther King Jr. Day—Mon. January 21, 2019

President's Day—Mon. February 18, 2019



Board of Directors

Brandon Sanders
Tina Dierschke
Monica Schniers
Javier Barrera
Roger Julien
Kipp Rathmell
Chip Sayers

Supervisory Committee

Ron Lewis
Becky Dunn
Cherryl Howard
Victor Hassell
Judy Martin
Javier Barrera-liaison

Credit Committee

Tony Hill
Victor Vasquez
Charla Medley
Pat Organ
Dennis Urbantke
Brandon Sanders-liaison



Tax Refund Loan Promotion

For faster, easier access to your tax return,
have it directly deposited into you SAFCU account.
You will need our routing number: 311387946
and your account number for proper credit.

Term, Signature loan
18% APR, fixed rate
\$30.00 application fee will apply

(Must be a professionally completed tax return)
NOTE: Pay the preparer's filing fee upfront (ie: H&R Block filing fee) and verify the refund is directly deposited into your SAFCU account without going thru the preparers account first.



**SAFCU WISHES YOU
AND YOUR FAMILY
A PROSPEROUS
NEW YEAR!!**



SAVE THE DATE

80TH ANNUAL MEETING

FEBRUARY 27, 2019

MCNEASE CONVENTION
CENTER

Registration begins at 6:00 p.m.
Light Meal 6:30 p.m.
Meeting 7:00 p.m.

Watch website for more information

**Congratulations
to our Thanksgiving Turkey Drawing Winners:**

Alejandra Pina

&

John Clark



We were blessed with a donation of another turkey.
Members received a complete Thanksgiving meal.

Do we have your correct address and
phone number on file?

If you have recently moved, please notify us with your new address and phone number. Call our office at 325-653-8320 and we will mail you an address change form to complete.

WWW.SAFCU.COM

See our website for the latest credit union news. Utilize your Internet Banking to check on your account, make transfers, and apply for a loan.
ATM available 24/7 onsite and download the mobile app at www.co-opfs.org

*We appreciate
your continued
business!*

President
Laura Whisenhunt
Accounting/Fraud/Disputes
Julia Tibbals
Vice President of Lending
Patti Hunt
Loan Supervisor
Karen Collins
Loan Officer
Tony Meza
Loan Processor
Dana Garcia
Head Teller
Billie J Tracy
Tellers/Bookkeeping
Brianna Aguirre
Maresha Johnson
Carmen Silva
Member Service Representative
Edna Ramirez



February 14, 2019

Follow us on
FACEBOOK



Sign up to skip your loan payment for
some extra \$ **CASH**

One skip payment per loan is allowed
per calendar year

Download the form www.safcu.com or
call our Loan Department for details.



FREE Mobile Banking Go MOBILE with SAFCU!

Download SAFCU's free mobile app from the App
Store or Google Play!

WWW.SAFCU.COM

Find out the latest credit union news, apply
for a loan, access your account and pay bills
with online banking.

****New fee schedule for 2019 on website****

Know Your Credit Score?

*Credit scores affect your
insurance rates and loan
rates; inaccuracies could
affect your ability to buy a
house or card, purchase
insurance, or get a job. Let
us pull your credit report so
you will know your credit
score before you shop. A fee
of \$5.00 applies.***



Happy St. Patrick's Day

March 17th



REMEMBER

Time Changes March 10th
SPRING FORWARD



IRA's are available at SAFCU!

For more information, call our office at
(325) 653-8320



LOANS

We are ready to help with all
your lending needs!
Mortgage Loans are now available
Purchase, Refinance, or
Home Equity
Call Patti or Karen
for more information

Equal Housing Lender
NMLS#543678



New Year's Resolutions

Make a New Year's Resolution to become financially fit. Being in good financial shape can provide security, opportunity, and piece of mind. Use these tips to help put yourself on the path of financial wellness:

1. "See what shape your credit is in"

Keeping your credit in good shape is essential to your financial well-being. Check your credit report at least once a year to ensure the information is accurate.

2. "Lose weight off credit card debt"

Paying off credit card debt can be challenging, but it's possible with proper planning. Consolidate your debt. Let our loan officers help you with a strategy that best fits your needs.

3. "Work out a budget"

Sticking to a budget is a great habit to establish. It can help you spend less, pay off debt faster, save more, and avoid missing payments. To do this, document your current spending and earnings; maintain the financial discipline to adjust spending.

4. "Add muscle to your retirement"

The more you plan for it, the more retirement can be a rewarding time. You don't have to sweat it; start setting aside money now. SAFCU offers CD and IRA investments.

5. "Make your savings stronger"

Open a Christmas Club account in January to help save for the holidays throughout the year, instead of getting hit hard financially at the end of the year. SAFCU offers automatic transfers to your savings from your direct deposit.

Source: "Strengthen Your Finances"