

# 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 2020



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

we're big on **YOU**

## HOLIDAY SCHEDULE

Martin Luther King Jr. Day - Mon. January 20, 2020

President's Day - Mon. February 17, 2020



### 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  
Dennis Urbantke  
Pat Organ  
Tony Meza  
Brandon Sanders - liaison



### Coming Soon.... SAFCU's CardNav (by CO-OP)

The CardNav product is a separate app that will allow you to set how, when and where your debit card is used (via smartphone), providing unprecedented security and control. You can set your card preferences and receive convenient, in-app updates to monitor card usage and track your spending.



Set a location boundary where your card can only be used.



Restrict the card from certain merchant types (ie: online purchases).

Can't find your card?

Don't worry - You can instantly turn your card OFF with CardNav.



Keep the card active only around your immediate location.



Get instant alerts each time your card is used.

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



### SAVE THE DATE

## 81st ANNUAL MEETING

**March 3, 2020**

McNease Convention Center

*Registration begins at 6:00 p.m.*

*Light Meal 6:30 p.m.*

*Meeting 7:00 p.m.*

*Board of Director Elections*

### 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](http://www.co-opfs.org)

*We appreciate  
your continued  
business!*

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

**Happy  
Valentine's  
Day**

February 14, 2020

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](http://www.safcu.com) or  
call our Loan Department for details.



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

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

Dora Gaona



Ismael Flores



**WWW.SAFCU.COM**

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

Fee schedule & Privacy Policy  
is available on SAFCU's website.

**FREE Mobile Banking**

**Go MOBILE with SAFCU!**

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

**Happy St. Patrick's Day**

**March 17th**



**REMEMBER**

Time Changes March 8th

**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"