San Angelo Federal Credit Union

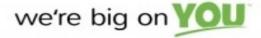
♦ 235 W. 1st Street ♦ San Angelo, TX 76903 ♦ (325) 653-8320 ♦

♦ www.safcu.com ♦ ART (325) 659-3169

Jan./Feb./March 2018



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



HOLIDAY SCHEDULE



Martin Luther King Jr. Day-Mon. January 15, 2018 President's Day-Mon. February 19, 2018



Board of Directors

Brandon Sanders Scott Farris Tina Dierschke Monica Schniers Javier Barrera Roger Julien Kipp Rathmell

Supervisory Committee

Ron Lewis Becky Dunn Cherryl Howard Jaime Guerrero **Javier Barrera-liaison**

Credit Committee

Tony Hill Victor Vasquez Kay Sparks Pat Organ Brandon Sanders-liaison



Knowledge is Power. Know your interest rate and your qualified loan amount. Get PREAPPROVED before going car shopping! New or Used autos as low as

1.99% APR* for 60 months

2.99% APR* for 72 months

*Promo expires January 31, 2018





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

79TH ANNUAL MEETING

FEBRUARY 27, 2018

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

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

Thanks for your loyalty during 2017

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

Maggie Cox

Member Service Representative Edna Ramirez

Happy St. Patrick's Day

March 17th



REMEMBER

Time Changes March 11th 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









February 14, 2018

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 2018 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.**

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"