

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...

we're big on **YOU**

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*



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



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.



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



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

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applies.**

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



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"