San Angelo Federal Credit Union

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

◆ www.safcu.com ◆ ART (325) 659-3169 *July/Aug./Sept. 2016*

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

we're big on YOU



Credit Union Holidays

Independence Day - Monday, July 4, 2016 Labor Day - Monday, September 5, 2016 Columbus Day - Monday, October 10, 2016 For a complete Holiday Schedule, visit www.safcu.com



Message from the President:

Summer is here! With the warm weather, SAFCU has some HOT deals for you!

Remember our summer loan promotion. Just in time for vacation - take that trip with some extra cash! Perhaps you want to complete a small project around the house. Or preparing for back to school. You can't beat 9% APR for 12 months!

For a limited time only, SAFCU is offering a fixed rate of **1.99% for 60 months** on new or used autos for qualified borrowers! We also have a low rate of **2.99% for 72 months**. This is the perfect time to go car shopping. Before you go to the dealership, visit our loan officers to get pre-approved first to help make car buying an easier experience.

SAFCU is prepared to help you with your Mortgage loan! We can loan up to \$150,000 to meet all your mortgage loan needs. Call Patti or Karen if you are interested in buying a new house or refinancing your existing home. We can also help with a Home Equity Loan that can be used for any purpose.

> As you can see, SAFCU is ready to help you with all your borrowing needs! Don't let these HOT deals pass you by.

> > Thank you for being our member, Laura Whisenhunt

SAFCU Lifesaver Loan Your alternative to Payday Lending

Maximum of \$1,000 for 90 days Max monthly payment of \$349.00 28% APR

Discount of 3% APR available with form of auto-payment. \$20 non-refundable application fee.

Contact our Loan Department for more information.

Congratulations to all graduating classes of 2016

San Angelo Federal Credit Union will be closed on Monday, July 4th

We wish you & your family a HAPPY INDEPENDENCE DAY!







Texas Tax Free Weekend will be August 5–7, 2016



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

One skip payment per loan is allowed per calendar year

Download the form <u>www.safcu.com</u> or

call our Loan Department for details.



Be a Savvy Traveler

Travel can be great, but it can also make you extra vulnerable to identity theft. Here are some things you can do to lower risks:

Reduce what you carry

Before you leave, clean out your purse and/or wallet. Remove all unnecessary cards & don't carry anything with your Social Security number on it.

Take care in Tourist Areas

These are favorite payment card skimming spots as well as popular with purse snatchers.

Avoid using Public or Shared Computers

They could have information-stealing software in place.

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**	Six Flags Over Texas			**
**	Arlington, Tx.	\$4	7.51	**
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~ **	San Antonio, Tx.	\$4	5.45	**
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**	(Child Admission ages 3-11 and ages 55+)	\$4	0.47	**
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Be Cyber Secure!

While computers and the Internet offer huge benefits, they also offer cyber criminals opportunities to steal personal information. The more aware you are of cyber threats, the more prepared you will be to avoid them.

- Create Strong Passwords at least 10-12 characters long and include a combination of capital and lowercase letters, digits, and special characters. Don't make them predictable, and change them frequently. Don't use the same password repeatedly; if identity-stealing hackers get it from one account, they will try it on many.
- Anti-Virus Protections Make sure the anti-virus software on your computer is current and scans your email it receives.
- Email Safety Don't open emails from unknown senders. Never email financial information or your Social Security number.
- Sign off and Log Out Don't stay signed into accounts; when you are finished, log off and close your browser.
- Don't get Phished Crooks are always trying to get your personal information, and they employ some ingenious methods. Don't respond to any unusual email requests for personal information - SAFCU already has all your information. When in doubt, call your credit union.
- Look for Security Indicators The "https" at the beginning of the Web address indicates the page uses a secure form of encryption to protect the information you enter. (Indicators aren't foolproof)
 Resource: <u>StaySafeOnline.org</u>

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. For surcharge free ATM's located around the U.S., download the mobile app at www.co-opfs.org







Looking for a New House? Mortgage Loans are now available

Buy, Refinance, or get cash from Home Equity

Call Patti or Karen for more information @ 325-653-8320

> Equal Housing Lender NMLS#543678