

# 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 2016



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

we're big on **YOU**

## HOLIDAY SCHEDULE

Martin Luther King Jr. Day—Mon. January 18, 2016

President's Day—Mon. February 15, 2016



### Board of Directors

Scott Farris  
Zachary Upton  
Tina Carriger  
Monica Schniers  
Cindy White  
Roger Julien

### Supervisory Committee

Cheryl Howard  
Ann Henson  
Ron Lewis  
Becky Dunn  
Doray Hill Jr.  
Zachary Upton-liason

### Credit Committee

Tony Hill  
Victor Vasquez  
Kay Sparks  
Pat Organ  
Jimmy Barton  
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If you are interested in serving  
on one of the above  
committees, contact  
Laura @ 325-653-8320



**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 **2.25% APR\***

*\*with a form of automatic payment*

**SAFCU WISHES YOU AND YOUR FAMILY A  
VERY HAPPY AND SAFE 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.



**Congratulations**

to our  
**Thanksgiving Turkey  
Drawing Winner:**

**Tom & Teresa Steckbeck**



### **SAVE THE DATE**

### **77TH ANNUAL MEETING**

**FEBRUARY 23, 2016**

**TENTATIVE DATE**

**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.

### **Beware of Card Skimming**

**Card skimming is an ongoing and serious problem. Be wary of card swipes  
that appear altered or have added devices. You should immediately report  
this to the management of the location in question. You should also guard  
entry of your PIN from observers or cameras by putting one hand over keypad  
when entering PIN number. Some devices have PIN pad enclosures, but most  
do not.**

# Thanks for your loyalty during 2015

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



February 14, 2016

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.



## HOURS OF OPERATION:

Monday thru Friday:  
Lobby : 9 a.m. to 5 p.m.  
Drive Thru: 7:30 a.m. to 5:30 p.m.

Saturday:  
Drive Thru 8 a.m. to 12 noon

Loan Dept Monday - Thursday 9 a.m. to 5 p.m.  
Friday 9 a.m. to 4 p.m.

[WWW.SAFCU.COM](http://WWW.SAFCU.COM)

Find out the latest credit union news, apply for a loan,  
access FREE Internet Banking and Bill Pay, and order  
personal checks.

## Know Your Credit Score?

*Credit scores affect your  
insurance rates and loan  
rates. Let us pull your  
credit report, so you will  
know your credit score  
before you shop. A fee of  
\$5.00 applies.\*\**



**\*\*No fee for loan pre-approval**

Happy St. Patrick's Day

March 17th



### REMEMBER

Time Changes March 13th

**SPRING FORWARD**



## Loan Rates

New & Used Autos	As low as 2.25% APR*
RV/Travel Trailers	As low as 4.50% APR*
Boats	As low as 4.00% APR*
Motorcycles	As low as 4.75% APR*

\*With approved credit

\*With a form of automatic payment

## NOTICE

Effective January 1, 2016,  
the Board of Directors  
approved a new fee schedule  
for services.

View new fee schedule  
@ [www.safcu.com](http://www.safcu.com)

## IRA's are available at SAFCU!

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



**New or Used Autos as low as 2.25% APR  
for any term, up to 60 months  
with a form of automatic payment.\*\***

\*\* (Payroll Deduction, Automatic Transfer, or ACH pmts)

With approved credit

Contact our Loan Department to get pre-approved  
before you go car shopping!

If your vehicle is financed at another financial  
institution, SAFCU can refinance it to save you  
money!



## 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)

## 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

