

San Angelo Federal Credit Union

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

◆ www.safcu.com ◆ ART (325) 659-3169

Oct./Nov./Dec. 2015

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

we're big on **YOU**



Credit Union Holidays

October 12th, 2015—Columbus Day

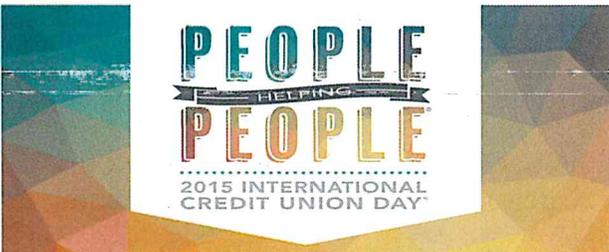
November 11th, 2015—Veteran's Day

November 26th & 27th, 2015—Thanksgiving Holiday

December 24th & 25th, 2015—Christmas Holiday

December 31st, 2015—New Year's Eve—Early Closure @ 3:00 p.m.

January 1st, 2016—New Year's Holiday



**COME CELEBRATE
INTERNATIONAL CREDIT UNION
DAY!**

October 15, 2015

- ◆ Refreshments available in Lobby
- ◆ Register for Thanksgiving turkey giveaway



New or Used Auto loans
as low as **1.99% APR ***
for any term, up to 60 months
2.99% APR* for 72 months

Effective November 1—December 31, 2015
*(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!



Cool Deal from SAFCU!

Heating & Air Conditioning
Rates as low as 6.75% APR for 60 months.

Feel free to choose any licensed installer!

REMEMBER to set your
clocks back one hour on
Nov. 1, 2015 as Daylight
Savings time ends.



NATIONAL BOSS'S DAY

October 16, 2015



TURKEY GIVE-AWAY

**Stop by the Credit Union to register. Drawing
will be held on November 20th, just in time for
the Thanksgiving Holidays.**



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.



**Welcome New
Employee**
Maresha Rivera
Teller



**Amusement Park Ticket
are still available for
Holiday Dates**

Six Flags Over Texas Arlington, Tx. (General Admission)	\$45.35
Six Flags Fiesta Texas San Antonio, Tx. (General Admission)	\$43.28

**Lowest prices in town!
Available to SAFCU members
and non-members**



NOTICE

Due to recent debit card fraud, please make sure we have your correct
phone number on file. In case there is fraud on your account, it will
make it easier for us to contact you.

READY FOR HOLIDAY CASH?

9% APR on Signature Loans*

*Special terms and conditions apply

Available November 1st–December 31st



Contact our loan department @ 325-653-8320



ANNUAL PRIVACY NOTICE

Privacy Notice can be found on our website under the “forms and disclosures” link. To request that we limit the information we share on your account, please call:

Laura Whisenhunt, President,
at 325-653-8320 X 204

Please note: If you are a new member, we can begin sharing your information {30} days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in the notice. However, you can contact us at any time to limit our sharing.

FACTS YOU SHOULD KNOW ABOUT IDENTITY THEFT TODAY

Cyber criminals are getting craftier. Mobile phones and social media are the new identity theft frontiers. Fraudsters are expected to introduce as many as 1,000 different phone/social media scams this year, according to one expert. In fact, your social media identity may be more valuable to cyber criminals than your credit cards, because it offers them the opportunity to manipulate your friends. **SAFETY TIP:** Keep smart phone operating systems up-to-date; use passwords to gain access to your phone; install apps that will enable remote deletion of phone data if it is lost or stolen.

[Source: Financial Education Corporation]

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



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