

San Angelo Federal Credit Union

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

Oct./Nov/Dec. 2016

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

we're big on **YOU**™



Credit Union Holidays



October 10th, 2016—Columbus Day

November 11th, 2016—Veteran's Day

November 24th & 25th, 2016—Thanksgiving Holiday

December 24th & 26th, 2016—Christmas Holiday

December 31st, 2016—New Year's Eve

January 2nd, 2017—New Year's Holiday



**COME CELEBRATE
INTERNATIONAL CREDIT UNION
DAY!**

October 20, 2016

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



SAFCU's Lifesaver Loan

Your alternative to Payday Lending

Max \$1,000 signature loan for 90 days

Average monthly payment of \$349.00
28% APR

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

If you are trapped in payday loan cycle, let SAFCU be your Lifesaver!

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. 6, 2016 as Daylight
Savings time ends.



NATIONAL BOSS'S DAY

October 17, 2016



TURKEY GIVE-AWAY

**Stop by the Credit Union to register. Drawing
will be held on November 21st, 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.



NOTICE

Due to recent debit card fraud, please make sure we have your correct
phone number on file. If there is fraud on your account, it is
important for us to contact you immediately.

NEED HOLIDAY CASH?

9% APR on Signature Loans*

*Special terms and conditions apply

Available November 1st–December 31st

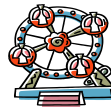
Contact our loan department @ 325-653-8320



**Amusement Park Tickets
will be available for
Fright Fest and
Christmas in the Park**

**Call Credit Union for Prices
@ 325-653-8320**

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



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.

Safety & Security Remain Our Chief Goal

Cyber-attacks against the US financial system are very much in the news lately. These cyber-attacks are the focus of concern for both
government and industry, as experts seek ways to identify the perpetrators and stop the attacks. As a Credit Union member, it is
important for you to know the facts about these events. The key facts to remember are:

- A. Your personal information is safe. B. Your money is safe.

What can you do to protect yourself?

1. **Strong passwords** - experts advise a combination of letters and numbers,
and advise against using easily guessed passwords such as birthdays or home addresses.
2. **Anti-Virus Protections** - make sure the anti-virus software on your computer is current and scans your email as it is received.
3. **Email Safety** - email is generally not encrypted so be wary of sending any sensitive information
such as account numbers or other personal information in this way.
4. **Sign Off and Log Out** - Always log off by following the credit union's secured area exit procedures.
5. **Monitor your accounts** - when you check your account regularly,
you can let your credit union know immediately if you encounter anything that doesn't seem right.

[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