

Save to Win! The Smartest Way to Save



## SAVE TO WIN®

Each \$25 deposit into this share certificate earns you an entry into the monthly and quarterly drawings. The more you save, the more chances you earn — up to 10 drawing entries per month. Not only will you build your savings and earn interest, you can win multiple prizes throughout the year.

Simply request a 12-month Save to Win share certificate and make an opening deposit of \$25. Visit [www.SpaceCityCU.com/Save-to-Win/](http://www.SpaceCityCU.com/Save-to-Win/) to learn more.

### Congratulations to our November winners!

- Gerardo R. - \$25
- Maria O. - \$25
- Eric G. - \$25
- Emily T. - \$25
- Brandon H. - \$25
- Sheila R. - \$25
- Frankie H. - \$25
- Graciela C. - \$25
- Gilma E. - \$25

Enroll in our free Save to Win program today! It's only \$25 to open an account today!

### SPACE CITY CU FINANCIALS

	November 2023	November 2022
Loans	\$108,230,477	\$100,210,193
Shares	\$122,061,082	\$128,894,588
Assets	\$142,775,115	\$149,459,303
Members	12,141	12,248

### CURRENT RATES

DEPOSITS	APY*	LOANS	APR*
Savings	0.25% - 1.00%	Auto	As low as 5.99%
Regular CD	1.00% - 3.56%	Personal	11.99% - 17.99%
Jumbo CD	1.10% - 3.61%	Platinum VISA Card	9.90%
Money Market	1.00% - 3.04%	Classic VISA Card	12.90%
Checking	0.25%	Mortgages	See website
IRA	2.01% - 5.12%	Instruments	10.50%
9-Month CD	5.12%		

Savings are Federally and Privately insured up to \$500,000.

### Closing Information

All branches will be closed Monday, January 15, 2024 in honor of Martin Luther King Jr. Day.

To access your account, log into your online banking or download our mobile app.

### CONTACT US:

Phone: 713.222.1244 | Fax: 713.222.2604  
Toll Free: 1.800.702.3543 | Web: [SpaceCityCU.com](http://SpaceCityCU.com)

APR denotes Annual Percentage Rate and APY denotes Annual Percentage Yield. The minimum balance required to open and earn dividends for certificates is \$2,000 for Regular, \$500 for IRA, and \$25 for Save to Win. Regular and IRA certificates earn and pay dividends MONTHLY and Save to Win earn and pay dividends ANNUALLY. Early withdrawal penalties may apply. Some dividends may roll over or be paid monthly to shares or checking, have it your way. Savings accounts pay dividends QUARTERLY. A Jumbo CD is \$50,000+. All accounts federally insured to at least \$250,000 by NCUA, a government agency. With private insurance from Excess Share Insurance Corporation (ESI) we can now guarantee insurance protection for up to \$500,000. Rates may change at any time. The early withdrawal penalty for certificates of deposit is the greater of \$25.00, or 50% of the dividends that would have been earned on the amount withdrawn (over the remainder of the certificate's term). For 9-Month CD Limited Time Promotional rate disclosures please visit <https://www.spacecitycu.com/rates/>.

63052-SCCU-1223

**SPACE CITY**  
CREDIT UNION

# The Buzz

## Here's What's Inside:

New Year, New Score, New You!

In 2023 We Gave Back \$1 Million!

9-Month CD with 5.12% APY\*

Annual Business Meeting

Save to Win! The Smartest Way to Save

Closing Information

Keep in touch!

@SpaceCityCU



**In 2023 We Gave Back \$1 Million!**



In 2023 Space City CU gave back over \$1,000,000 in one-time bonus dividends, loan interest refunds and uChoose Checking Rewards to our members! This is our way of rewarding our members who save, borrow, and have a checking account with Space City CU. Check your 01 Savings account to see how much you received!



Space City Credit Union members get the best savings this tax season. Plus, enter for a chance to win \$10,000 from Love My Credit Union Rewards. Visit [bit.ly/475MuR8](https://bit.ly/475MuR8) to learn more. Take advantage of special member discounts and expert tax help.

**New Year, New Score, New You!**



As you embark on the exciting journey of self-improvement in 2024, make sure to prioritize the health of your credit score. Our Credit Score solution is here to empower you on this financial wellness journey, and the best part—it's entirely FREE!

Here's how Credit Score can help you achieve your New Year goals:

1. Gain valuable insights into the key factors shaping your credit score.
2. Receive personalized tips for enhancing your credit score and financial health.
3. Set, track, and achieve your credit goals with our user-friendly interface.
4. Utilize the Credit Score Simulator to evaluate various financial options and their impact on your score.
5. Access your credit report anytime, anywhere.
6. Easily dispute errors and receive timely notifications of any changes in your credit report.

Seize the opportunity to start the year on a strong financial note. To learn more, visit [SpaceCityCU.com/Home-Banking/Credit-Sense/](https://SpaceCityCU.com/Home-Banking/Credit-Sense/).

**9-Month CD with 5.12% APY\***



Looking for a secure investment option with guaranteed returns? Look no further! For a limited time only we are offering a 5.12% APY\* for CDs and IRA accounts. Invest with confidence and watch your savings grow. Visit [SpaceCityCU.com/Rates/](https://SpaceCityCU.com/Rates/) to learn more about this special promotion.

\*For 9-Month CD Limited Time Promotional rate disclosures please visit [Spacecitycu.com/rates/](https://Spacecitycu.com/rates/).

**Annual Business Meeting**



What sets Banks and Credit Unions apart? You do! As a member/owner of Space City Credit Union, you have a say in how the credit union is governed through your elected officials, the Board of Directors. Join us for our Annual Business Meeting on Wednesday, April 17, 2024, at 11:00 am. To RSVP, email [Marketing@SpaceCityCU.com](mailto:Marketing@SpaceCityCU.com).