

Save to Win! The Smartest Way to Save



\$AVE TO WIN®

Enroll in our free Save to Win program today and win cash prizes while saving money – up to \$5,000! Each \$25 deposit into this share certificate earns you an entry into the monthly and quarterly drawings.

You get to build your savings, earn interest/dividends, and earn chances to win multiple cash prizes throughout the year. It's an account that rewards you for being responsible. Visit www.SpaceCityCU.com/Save-to-Win/ to learn more.

Check out our \$25.00 winners for February:

- Andrey G.
- Maria O.
- Sylvia G.
- Etfren M.

Our \$25.00 State winners for February:

- Andrey G.
- Annmarie F.

And our \$25.00 national winners for February:

- Susan W.
- Valentin A.

SPACE CITY CU FINANCIALS

February 2023

February 2022

Loans	\$102,871,364.92	\$74,621,301.93
Shares	\$126,288,936.58	\$96,103,698.22
Assets	\$146,839,876.79	\$106,530,698.83
Members	12,181	8,884

CURRENT RATES

DEPOSITS	APY*	LOANS	APR*
Savings	0.25% - 1.00%	Auto	As low as 4.99%
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%	Instruments	10.50%

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



ABOVE & BEYOND WINNER
February 2023

Cindy Perez
Call Center MSR

At Space City Credit Union we reward our employees for going above & beyond for our members. We are honoring Cindy for February.

Cindy Perez is one of our new additions to the call center MSR team and with only 3 months here, she has already managed to hit her new account goals and win employee of the month! She always has a smile on her face, takes ownership, and isn't afraid to take on new challenges. Looking forward to her growth with Space City!

CONTACT US:

Phone: 713.222.1244 | Fax: 713.222.2604
Toll Free: 1.800.702.3543 | Web: SpaceCityCU.com

*APR denotes Annual Percentage Rate and APY denotes Annual Percentage Yield. \$2,000 minimum balance required to open and earn dividend on certificates. Certificates earn and pay dividends MONTHLY. Early withdrawal penalties may apply. 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).

63052-SCCU-0323

SPACE CITY
CREDIT UNION

The Buzz

Here's What's Inside:

A Message from the President

Space City Charities Scholarship Program

Move Forward with Better Balance

Space City Charities Scholarship Program

Save to Win!
The Smartest Way to Save

Keep in touch!
[@SpaceCityCU](https://www.SpaceCityCU.com)



A Message from the President



A Message from the President:

We're very excited to announce our free webinars series for 2023! Whether you're an employee, member, or friend, our webinars spotlight

useful financial information and resources you can readily use.

We've made it easier for interested participants to attend by having two separate sessions in different time slots. They're FREE and open to everyone!

Raising a Money-Smart Kid

Earning, spending, and saving money are vital life lessons children should learn as soon as they can. Your kid or teenager is welcome to join us too! This session will help guide parents on effective ways to educate children about financial responsibility. These lessons will last a lifetime!

Session 1: Tuesday, April 11, 2023
Time: 12:30 PM - 1:30 PM

Session 2: Thursday, April 20, 2023
Time: 7:30 PM - 8:30 PM

Financially Savvy Seniors

Retirement can be a breeze for seniors if they are financially prepared. Attendees will learn about specific retirement concerns: managing one's money, Medicare, Social Security, improving cash flow, insurance, investment do's and don'ts, estate planning, and other relevant themes (both personal and social).

Session 1: Tuesday, May 9, 2023
Time: 12:30 PM - 1:30 PM

Session 2: Thursday, May 18, 2023
Time: 7:30 PM - 8:30 PM

Becoming a Homeowner

Homeownership starts well before the contracts are signed. Preparation is one of the keys to a smooth home-buying process. This session covers all major pre-purchase topics: budgeting, the down payment, credit reports, debt-to-income ratios, and the mortgage lending process. We hope to dispel the anxiety of acquiring this knowledge and, thereafter, be confident in making the right decisions for you.

Session 1: Tuesday, June 13, 2023
Time: 12:30 PM - 1:30 PM

Session 2: Thursday, June 23, 2023
Time: 7:30 PM - 8:30 PM

Make sure to reserve your virtual seat at <https://spacecitycu.balancepro.org/resources/articles/webinars/>

Any other questions? Just ask!

Craig Rohden

Craig Rohden, President/CEO

Move Forward with Better Balance

Reach your financial goals this year with our low balance transfer rate! Learn more at SpaceCityCU.com/credit-cards/.

3.99% APR for 13 months when you transfer an existing balance to a Space City CU VISA credit card between now and May 1, 2023.*

Balance transfers completed 2/1/2023 through 5/1/2023 will receive 3.99% APR for 13 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. APR=Annual Percentage Rate

Space City Charities Scholarship Program



Calling all students! We are now accepting applications to our 2023 Space City Charities Scholarship Program.

Space City Charities awarded its first scholarship in 2011, and since then has raised over \$257,350 for students eager to further their education.

The main source of funding for these scholarships is the Annual Wolf Scholarship Golf Classic. All of the Space City Charities scholarships aim to empower students who are doing positive things in their school, with community efforts, and with their current (or future) careers.

Both undergraduate and graduate students may apply. Hurry! The deadline to apply is April 28, 2023. Download the application at SpaceCityCharities.org and apply today.

Your Mobile Wallet Just Got Smarter



Now you can use Apple Pay®, Google Pay™, or Samsung Pay® with your Space City VISA debit card to pay quickly and conveniently in stores, online, and for in-app purchases.