

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/ to learn more.

Congratulations to our October winners!

- Victoria A.- \$225
- Destiny B. - \$50
- Jessica R.- \$25
- Benjamin W. - \$25
- Arnell W. - \$25

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

SPACE CITY CU FINANCIALS

October 2023

October 2022

Loans	\$108,511,382	\$74,288,192
Shares	\$120,132,986	\$97,960,947
Assets	\$141,526,905	\$108,737,509
Members	12,116	8,896

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.

Holiday Closing Information

In observance of upcoming holidays, all branches will be closed December 25th - 26th, and January 1st.

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

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/>.

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The Buzz

Here's What's Inside:

Be Aware of Holiday Scammers

uChoose Debit Card Rewards

9-Month CD with 5.12% APY*

Skip-a-Pay has you covered

Save to Win!
The Smartest Way to Save

Holiday Closing Information

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



Be Aware of Holiday Scammers



Enjoy this holiday season without becoming a victim of scams. Scammers never stop trying to find ways to steal your identity or money, not even during the holidays. That's why it's so important to stay aware of seasonal scams and fraud.

As you prepare to celebrate with your loved ones this season, keep these digital banking safety tips in mind so your holidays stay merry and bright and free from fraud and scams.

Safety tips to keep your holidays jolly and scam-free:

- **Don't be fooled by imposters**

Be cautious of anyone you don't know asking you for personal or account information over the phone, in response to an email or through a text message.

- **Don't fall prey to pressure**

Be suspicious when there is a sense of urgency from anyone calling and asking for money. Hang up and call the company with a number verified by another source like a bill.

- **Don't get tricked to click**

Never click links in suspicious emails or social ads. Don't download attachments from someone you don't know. Clicking links or downloading attachments can deliver malware, which can help scammers steal your identity.

Take the extra step today to set up your Card Controls inside your Space City CU mobile banking app. To learn more, visit SpaceCityCU.com/Mobile-App/.

uChoose Debit Card Rewards



You can now redeem your uChoose Rewards® points to pay for eligible purchases at Amazon.com. What could be more exciting than that?

You are already earning points with uChoose Rewards every time you use your Space City CU VISA debit card. Simply use your Space City CU VISA debit card on the "signature" side to earn points automatically.

Log into www.UChooseRewards.com anytime to view and redeem your points. Learn more at www.SpaceCityCU.com/Home-Banking/Debit-card-rewards/.

9-Month CD with 5.12% APY*



Place your savings in a secure investment portfolio with guaranteed returns. For a limited time only we are offering a 5.12% APY* for CDs and IRA accounts. Visit SpaceCityCU.com/Rates/ to learn more about this special promotion.

*For 9-Month CD Limited Time Promotional rate disclosures please visit Spacecitycu.com/rates/.

Skip-a-Pay has you covered



Planning on getting ahead of your holiday shopping? Skip your next loan payment with Space City CU to free up some extra cash for the upcoming holiday season. **Learn more at www.SpaceCityCU.com/Skip-a-Payment/.**