

Member credit union Connection

If You Had A Vacation Loan LAST YEAR...

FOLLOW THESE 3 EASY STEPS

1. Bring in a CURRENT Pay Stub
2. Fill out the Vacation Loan Application
3. Pick up your Funds

You're No. 1 at Your Credit Union

While others have had to turn to Uncle Sam for a bailout, members turn to each other, at the credit union. Excellent service. Lower fees. Better rates. No bailout funds required. It's the credit union difference.

Go the Extra Mile:

Travel Tips to Save Money

Go the extra mile before traveling this spring. Search airline Web sites, use flight search engines, and consult travel agents. They can help you find the cheapest days of the week to fly, airlines offering lower fares, current baggage policies, and many other money-saving tips.

Holidays Ahead

The Credit Union will be closed in observance of the following:

Labor Day Monday, Sept. 7

Our Current Loan Rates

Rates as low as 4.25% APR* for 48 months and 4.50% APR for 60 months on new and used vehicles.

*Annual Percentage Rate. All loans subject to credit approval.

SPCO Federal Credit Union

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Houston, TX 77086
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(800) 388-5350
Fax: (713) 455-8588
www.spcofcu.com



"We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act."

ATTENTION !!!

ALL UNION PACIFIC Employees!

New PAYROLL DEDUCTION Changes!!



SPCO Federal Credit Union has been informed that Union Pacific Railroad will no longer offer payroll deductions to Credit Unions. You will now have to go through Union Pacific to have your SPCO deduction directly deposited to your loan payments and/or deposits.

This new process will take place, we're told, between August 15, 2009 and September 1, 2009. That's basically one month away! Now is the time to set up your deductions. To avoid a lapse in your current deductions, make sure you prioritize SPCO as one of your deduction options. As this transition takes place, with Union Pacific's permission, SPCO will be able to assist you in setting up your direct deposit deduction with us online.

Many of you are already aware of this impending change. We would like to take this opportunity to offer Direct Deposit to your already existing SPCO account. With Direct Deposit, one of the many benefits would be NO MORE WAITING FOR days to receive your payroll, it will already be in your account the same day you get paid.

Information you will need to furnish Union Pacific:

SPCO's ABA / Routing Number:
313084661

And your SPCO Account Number

Thank you for your understanding as we work with UP and our valued members through this change.

Phishing Alert: Don't Take the Bait

If you get an e-mail that looks like it's from us or from another financial institution and it asks for your Social Security number, account number for verification, login ID, or password, don't take the bait. It's not legitimate—it's phishing, and it's fraud. Report it to us or to the affected financial institution, then delete it.

Member Connection

The Financial Facts of Life



It's a buzz word you no longer can ignore: financial literacy. Why? Because it's essential for financial survival in today's economy. And that's a fact of life.

Regardless of your age, ask yourself three questions:

1. Do I get a good grade when it comes to the financial facts of life? If yes, you make smart decisions when shopping for a mortgage or other loan, reconciling statements, choosing retirement plans, comparing insurance policies, and even when paying for everyday purchases. If you don't get an "A" when it comes to the financial facts of life, you may be wasting money on expensive alternatives, paying for services you don't need or want, or making yourself vulnerable to identity theft or other forms of fraud.

2. How can I boost my financial IQ? The Federal Trade Commission recommends you visit consumer.gov/ncpw and click "consumer info." You'll find an array of resources to help you make well-informed decisions—saving for an emergency or unplanned expense, investing for your retirement, and everything between. Or visit dsef.org/ncpw for a wealth of financial tools for today's economy. Your credit union is another solid resource for personal finance education.

3. What's my best line of defense? Educate yourself. Take time to develop a spending plan, learn how to manage your money wisely, shop around for everything from purchases to insurance policies, and know the signs of a rip-off.

Current economic woes require some belt-tightening and a lot of financial finesse. Make smart decisions now, and you'll have a solid financial foundation in the coming months and years.

We are a valuable resource for money management education and tools. Visit or call us today.

WHO YOU GONNA CALL? WHERE TO GO WITH YOUR CONSUMER COMPLAINTS

Here's the situation: You have a problem with a company, product, or professional and you want it resolved. To make the process easier on yourself, and to get the results you want, make sure you contact the right agency at the right time.

The Better Business Bureau (BBB) is the best place to start with a complaint about a company, charity, or car manufacturer. After you name the company you would like to file a complaint against, it will refer you to the local BBB that will handle your complaint.

Direct any complaint about a medical professional to the state licensing board.

Complaints about a lawyer should be directed to the state or local bar association. Note, however, that state and local bar associations cannot recover lost money.

Take any complaint about a real-estate agent to your local real-estate board.

Because state and local authorities license most contractors, architects, plumbers, and electricians, you can appeal to your state's licensing organization.

If you've been the victim of an Internet scam, report it to the Internet Crime Complaint Center. The center is a partnership between the Federal Bureau of Investigation (FBI), the National White Collar Crime Center, and the Bureau of Justice Assistance.

If you need contact information that is more in-depth than this (say you have a complaint against an airline, for example), the Consumer Action Web site (www.consumeraction.gov), run by the Federal Citizen Information Center, offers extensive complaint directories.

HAT / SUNGLASSES NOTICE

For The Safety and Security of Our Members and Staff, Please REMOVE All Hats, Helmets, Other Headgear, and Sunglasses BEFORE Entering the Credit Union.

(Unless You Are Unable to Comply Due to Medical or Religious Reasons) Thank You

SPCO Federal Credit Union Is Coming to "The Hump" and "The One Spot"

Contact person:

Joann Vasquez 832-577-5749

"Hump" Time:11:30am – 1:00pm

"One Spot" Time: 2:00pm – 4:00pm

Date:Every Wednesday
(except Holidays or otherwise stated)

Joann will be available at "The Hump" and "The One Spot" every Wednesday at the hours listed above. She can

provide loan services, member services, account withdrawals & deposits (no cash transactions), new member application services and much more!

Stop by on your lunch hour or on your break and take care of your financial needs right on the spot! Refer a co-worker and let them know that SPCO is providing one more convenience to our membership!

IMPORTANT NOTICE TO MEMBERS!

To Better Protect Your Identity and Account Information, SPCO May Ask Members and Non-Members for Government Issued Photo ID.