

# Member Connection

## ATTENTION MEMBERS!

Enclosed you will find your fourth quarter statement for 2007. Please advise the SPCO staff of any changes concerning your account including address and phone number changes.

The Board of Directors declared a 2.00% dividend for the fourth quarter of 2007 to be posted **January 1, 2008.**

**For the Board of Directors,**  
WR Womack

### Your SPCO Staff

- Tim Adams ..... CEO
- Norma Garcia .....Executive VP
- Amelia Garza ..... Loan Manager
- Wendy Melton .. Mktg/Member Svcs
- Isabel Olivarez ..... Collections Officer
- Rebecca Rodriguez .... Member Svcs
- Joann Vasquez .... Bus Development
- Matthew McSpadden .....Accting Mgr

Our continued prayers for those serving our country overseas. GOD Bless each of you and your families.

### Holidays Ahead

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

**Martin Luther King, Jr. Day**

Monday, January 21

**President's Day** Monday, February 18

**Memorial Day** Monday, May 26

## SPCO

### Federal Credit Union

12755 N. Houston-Rosslyn Rd.  
Houston, TX 77086  
(713) 697-6362 • (713) 455-8586  
(800) 388-5350  
Fax: (713) 455-8588  
[www.spcofcu.com](http://www.spcofcu.com)



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

# SPCO Now Open at New Location!

The new year brings new opportunities for everyone. It's a chance to start fresh, build anew and begin with a clean slate. For your credit union, it's the beginning of an exciting new chapter for all of our members – **WE MOVED!!**

That's right. We moved. And you're going to love our new facility and the new amenities available there. The address for the new branch is **12755 N. Houston-Rosslyn Rd. Houston, TX 77086.** The hours of operation will remain the same for right now, 9:00am thru 4:30pm. One thing that is not changing are the current phone numbers: 713-455-8586, 713-697-6362, fax 713-455-8588 and toll free 1-800-388-5350.

For those who loved our East Freeway location, you'll be pleased to know that we have arranged a **shared branching agreement** with Reed Credit Union located at 10200 E. Freeway #125, that will began on January 2, 2008. Members wanting cash transactions are able to withdraw up to \$500 cash from their share account at the Reed Credit Union location. And during the first quarter of 2008, SPCO FCU will be adding cash services for another added benefit.

We know that moving can be a stressful time, but it always pays off in the end. We hope you will be as excited about our new office as we are.

From all of us to you and your family, we wish you a joyous holiday season and best wishes for the new year!

**Your Credit Union makes the commitment to search for additional opportunities to enhance the service we provide to you. We thank you for your patronage and for your membership.**

## SPCO ANNUAL MEETING COMING IN FEBRUARY 2008!

SPCO Federal Credit Union's Annual Meeting and Banquet will be held on February 16, 2008. It will be held at the Knights of Columbus Hall at 607 East Whitney Drive Houston, TX 77022. We welcome the opportunity to introduce our staff and Board of Directors, and our membership. SPCO has always had a good turnout for this event and we hope that this one will exceed all our expectations. Tickets are \$3.75 and will be available for sale at our new location: 12755 N. Houston-Rosslyn Rd. We look forward to seeing everyone there. Please do not hesitate to contact our office at 713-455-8586 or 713-697-6362 for more detailed information.

## Counterfeit Check Scams Come in Many Guises

If someone you don't know offers to send you money, watch out. It's probably one of the many counterfeit check scams happening today. There are lots of variations of these scams, but one thing is for sure—you'll be out money if you comply.

Sure, it might be tempting to cash a check for free money. Counterfeit checks look so real that even financial institution employees can be fooled. If the check is a fraud and bounces after you've cashed it, you're the one who will be held responsible.

Counterfeit check scammers hunt for victims by scanning newspaper and online ads for people trying to sell things and people seeking employment. Scammers even send random e-mails and faxes hoping that someone takes the bait.

These scams take many guises, but the main thing to watch out for is someone you don't know who wants to send you a check or money order for a large sum of money—but requests that you wire a portion of the money back. If you fall for this, you can be sure of three things:

1. The check is a fraud.
2. The money you deposit in your account is not good. When the check bounces you'll be responsible for paying back the money. This will be even harder to do if you've already spent it.
3. You've just wired your money to a crook.

If you get a check that you're suspicious about, don't cash it. Report scams to the National Fraud Information Center/ Internet Fraud Watch at [fraud.org](http://fraud.org) or call 800-876-7060. Someone at the credit union also can help.

## WATCH FOR ATM SKIMMING DEVICES



ATM users beware: Look for irregular devices on ATMs you use. Crooks may attach an overlay swipe device, which gleans your name, account number, expiration date, and security features off the magnetic stripe on the back of your card. Review statements on a regular basis—more often online—and report transactions you didn't make.

## 'Tis the Season to Be Saving (for next year)

Do credit card bills from the holidays leave you overwhelmed? We can help.

A credit union Holiday Club account preserves the joy of the holidays by eliminating the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending. Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

Avoid a credit card hangover this holiday season. Come see us today to set up a Holiday Club account.



## Special points of interest:

ATM cardholders who have Payroll Deduction and ACH Deposits, monies are not available for withdrawal until after 7:00pm the same day of posting. Please call SPCO for more details.

Our Office Hours and Telephone Hours are from 9:00am-4:30pm Monday thru Friday.

Postings of up-coming Holidays, and or events will be posted outside the office door and also at our website address: [www.spcofcu.com](http://www.spcofcu.com). Special points of interest:

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