

San Angelo Federal Credit Union

◆ 235 W. 1st Street ◆ San Angelo, TX 76903 ◆ (325) 653-8320 ◆

◆ www.safcu.com ◆ ART (325) 659-3169

Jan/Feb/Mar 2017



We're small enough to
know your name, but...

we're big on **YOU**

HOLIDAY SCHEDULE

Martin Luther King Jr. Day—Mon. January 16, 2017

President's Day—Mon. February 20, 2017



Board of Directors

Scott Farris
Brandon Sanders
Tina Dierschke
Monica Schniers
Javier Barrera
Roger Julien
Matthew Vaughn

Supervisory Committee

Cherryl Howard
Ann Henson
Ron Lewis
Becky Dunn
Jaime Guerrero
Javier Barrera - liaison

Credit Committee

Tony Hill
Victor Vasquez
Kay Sparks
Pat Organ
Jimmy Barton
Brandon Sanders - liaison



**Knowledge is Power. Know your interest rate
and your qualified loan amount.**

Get **PREAPPROVED** before
going car shopping!

New or used autos as low as **1.99% APR***

**Promo expires January 31, 2017*

**SAFCU WISHES YOU AND YOUR FAMILY A
VERY HAPPY AND SAFE NEW YEAR!**



Tax Refund Loan Promotion

**For faster, easier access to your tax return,
have it directly deposited into you SAFCU account.
You will need our routing number: 311387946
and your account number for proper credit.**

Term, Signature loan
18% APR, fixed rate
\$30.00 application fee will apply

(Must be a professionally completed tax return)

NOTE: Pay the preparer's filing fee upfront (ie: H&R Block filing fee) and verify the refund is directly deposited into your SAFCU account without going thru the preparers account first.



**Congratulations
to our
Thanksgiving Turkey
Drawing Winner:
Steve Tucker**



SAVE THE DATE

78TH ANNUAL MEETING

MARCH 2, 2017
TENTATIVE DATE

MCNEASE CONVENTION
CENTER

*Registration begins at 6:00 p.m.
Light Meal 6:30 p.m.
Meeting 7:00 p.m.*

Watch website for more information

**Do we have your correct address and
phone number on file?**

If you have recently moved, please notify us with your new address and phone number. Call our office at 325-653-8320 and we will mail you an address change form to complete.

WWW.SAFCU.COM

See our website for the latest credit union news. Utilize your Internet Banking to check on your account, make transfers, and apply for a loan.
ATM available 24/7 onsite and download the mobile app at www.co-opfs.org

Thanks for your loyalty during 2016

President
Laura Whisenhunt
Accounting/Fraud/Disputes
Chip Sayers
Vice President of Lending
Patti Hunt
Loan Supervisor
Karen Collins
Loan Officer
Tony Meza
Loan Processor
Julia Galvan
Head Teller
Billie Jo Tracy
Tellers/Bookkeeping
Brianna Aguirre
Dana Garcia
Maresha Rivera
Member Service Representative
Edna Ramirez



February 14, 2017

Follow us on
FACEBOOK



Sign up to skip your loan payment for
some extra \$ **CASH** \$

One skip payment per loan is allowed
per calendar year

Download the form www.safcu.com or
call our Loan Department for details.



HOURS OF OPERATION:

Monday thru Friday:
Lobby : 9 a.m. to 5 p.m.
Drive Thru: 7:30 a.m. to 5:30 p.m.

Saturday:
Drive Thru 8 a.m. to 12 noon

Loan Dept Monday - Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 4 p.m.

WWW.SAFCU.COM

Find out the latest credit union news, apply for a loan,
access FREE Internet Banking and Bill Pay, and order
personal checks.

Know Your Credit Score?

*Credit scores affect your insurance rates and loan rates; inaccuracies could affect your ability to buy a house or card, purchase insurance, or get a job. Let us pull your credit report so you will know your credit score before you shop. A fee of \$5.00 applies. ***



****No fee for loan pre-approval**

Happy St. Patrick's Day

March 17th



REMEMBER

Time Changes March 12th
SPRING FORWARD



IRA's are available at SAFCU!

For more information, call our office at
(325) 653-8320



LOANS

We are ready to help with all
your lending needs!
Mortgage Loans are now available
Purchase, Refinance, or
Home Equity.
Call Patti or Karen
for more information

Equal Housing Lender
NMLS#543678



New Year's Resolutions

Make a New Year's Resolution to become financially fit. Being in good financial shape can provide security, opportunity, and piece of mind. Use these tips to help put yourself on the path of financial wellness:

1. "See what shape your credit is in"

Keeping your credit in good shape is essential to your financial well-being. Check your credit report at least once a year to ensure the information is accurate.

2. "Lose weight off credit card debt"

Paying off credit card debt can be challenging, but it's possible with proper planning. Consolidate your debt. Let our loan officers help you with a strategy that best fits your needs.

3. "Work out a budget"

Sticking to a budget is a great habit to establish. It can help you spend less, pay off debt faster, save more, and avoid missing payments. To do this, document your current spending and earnings; maintain the financial discipline to adjust spending.

4. "Add muscle to your retirement"

The more you plan for it, the more retirement can be a rewarding time. You don't have to sweat it; start setting aside money now. SAFCU offers CD and IRA investments.

5. "Make your savings stronger"

Open a Christmas Club account in January to help save for the holidays throughout the year, instead of getting hit hard financially at the end of the year. SAFCU offers automatic transfers to your savings from your direct deposit.

Source: "Strengthen Your Finances"