

# Financial

 SAN PATRICIO  
COUNTY TEACHERS F.C.U.

# EDUCATOR

SAN PATRICIO COUNTY TEACHERS FEDERAL CREDIT UNION ● 4TH QUARTER 2018

## October

October is Breast Cancer Awareness Month and SPCTFCU will be taking donations for the American Cancer Society. Employees of SPCTFCU will walk in the ACS Making Strides Against Breast Cancer walk in Corpus Christi on October 20, 2018. For more information on donating or joining our walk please email us at [teacherscu@sanpatcu.com](mailto:teacherscu@sanpatcu.com)

## November

Join SPCTFCU during the month of November for our Thanksgiving food drive. We will be accepting unopened canned and non perishable food items at both of our branch locations. These items will be donated to San Patricio County families in need.

## December

SPCTFCU will be collecting items of need and gift donations for Connections Individual and Family Services, Inc. to give to the Youth Emergency Shelter this December. Please contact us for more information.

"We make a living by what we get. We make a life by what we give."  
- Winston Churchill



Protect your cards with **real-time control.**



Protect your SPCTFCU Debit Card with real time control. Download the CardNav app today to turn your card on and off as needed. Access your SPCTFCU account 24/7 with our mobile app.



GET **PRE-APPROVED** BEFORE  
SEARCHING FOR YOUR NEXT VEHICLE  
READY TO TRADE FOR AN UPGRADE?

\*All loans subject to credit approval



We all know how stressful buying a new or used vehicle can be. At SPCTFCU we want to help make it a great experience... not a stressful one and that is why we are offering to pre-approve you before you even step foot on the car lot. This will not only make the buying process more enjoyable, it will also make your purchase much easier.



We also offer **EXTENDED WARRANTIES** and **GAP**

Make your Holiday a perfect 10 with our 10/10 loan special: Signature loans for \$1000 @ 10% APR\* for 10 month term

*All loans subject to final credit approval. Offer ends Dec 21, 2018  
Loan based on a 10 month term and 10% Annual Percentage Rate\*.*



switch and save.

Members who switch to Sprint can earn \$100 and save big on fees and service plans.\*

\*See website for offer details and restrictions.

# Shop Safe This Holiday Season

The holidays and time for shopping are quickly approaching. The holidays also bring a higher level of theft and crime. SPCTFCU cares about the safety of each and every one of our members and that is why we want to share some safety tips for an enjoyable holiday.

- Try to plan your shopping trips for early in the day and also grab a friend to tag along
- Be aware of your surroundings and pay attention to who is close by
- Try to not wear flashy or expensive jewelry, this will draw attention to you
- Avoid carrying large amounts of cash, if at all possible bring one card and keep it in your pocket
- Make sure to cover the key pad when entering your pin at the register
- Avoid overloading yourself with packages, if necessary make a trip to the car between stores
- Use CardNav with your SPCTFCU Debit Card to turn your card off in between stops.

**Have a safe and happy holiday season from all of us at SPCTFCU!**

## LOCATION

501 W. Merriman  
Sinton, Texas 78387  
1802 Billy G. Webb  
Portland, Texas 78374  
361-364-3683  
Fax: 361-364-2132  
www.sanpatcu.com

## HOURS

Monday – Friday  
Lobby: 9:00am-5:00pm  
Drive Thru: 7:30am-6:00pm

## HOLIDAY CLOSINGS

October 08 – Columbus Day  
November 12 – Veteran’s Day  
November 22 & 23 – Thanksgiving  
December 24 & 25 – Christmas  
January 1 - New Year’s Day

## BOARD OF DIRECTORS

Chairman:  
William Skorruppa, George West

Vice Chairman:  
Ethel Murphy, Mathis

Secretary/Treasurer:  
Donald Kasper, Three Rivers

Directors:  
Cheryle Stansberry, Aransas Pass  
Charles Simmons, Ingleside  
Lori Trevino, Sinton  
Melodie Brett, Portland

## Dash past your payment this holiday season, take advantage of our November OR December Holiday Loan Skip a Pay

**2018 HOLIDAY LOAN SKIP COUPON**

**Yes! I would like to skip my loan payment for the holidays!**  
**Coupon must be received by SPCTFCU 10 days prior to due date**

Check which month to skip:  November  December

Indicate loans to skip: Loan # \_\_\_\_\_ Loan # \_\_\_\_\_

Loan # \_\_\_\_\_ Loan # \_\_\_\_\_

Check which account to deduct the \$25 fee from (per loan skipped)

Share Account  Checking Account

All Borrowers must Sign & Date:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*Interest will continue to accrue and may extend the maturity date on each skipped loan.  
 Not available for delinquent loans. Does not apply to mortgage or share secured loans.*

## SUPERVISORY COMMITTEE

Henry Gonzales, Chairman  
Cheryle Stansberry  
Chase Worst

The holidays can sometimes be a little rough... and that is why we are pleased to offer our Skip-a-Payment program. You can skip your November or your December loan payment and it is easy to apply: There is \$25 processing fee per loan skipped. Make sure all makers of the loan sign the coupon. List the loan(s) and the month you wish to skip. Return the above coupon to SPCTFCU at least 10 days before your loan is due. You can bring the coupon to the credit union in person, mail coupon to 501 W Merriman, Sinton TX 78387 or fax coupon to 361-364-2132

