

# Seagoville Federal Credit Union

2209 North Highway 175 Seagoville, TX 75159

Once again, it was time for our Annual Meeting held at the Hella Shrine in Garland on Saturday, January 21st. It is always good to see everyone, enjoy a good meal, and have the opportunity to win some cash at the drawings.

February 2017

## Seagoville FCU Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

### Credit Union Staff

#### **Carol Long (Treasurer)**

- Monday thru Thursday

#### **Ronald Bonner**

#### **Sharon Rhodes**

#### **Jana Hale Trousdale**

- Monday thru Friday

#### **John Brooks**

#### **Eric Benson**

- Part-time

### **HOURS:**

**8:30am – 4:30 pm**

**(972) 287-5685**

**(972) 287-4030**

**(972) 287-4031**

**(972) 287-5231 (fax)**

[sfcu@swbell.net](mailto:sfcu@swbell.net)

### **Internet Banking –**

[www.seagovillefcu.com](http://www.seagovillefcu.com)

### **Audio Banking –**

1-866-301-1056

- ♥ \$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!\*
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of Seagoville Federal Credit Union.

Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. *May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.* Restrictions apply. © 2016 Sprint. All rights reserved.



### Important Dates

February 20 <sup>th</sup>	Presidents Day (closed)
March 12 <sup>th</sup>	Daylight Savings begins
April 16 <sup>th</sup>	Easter
May 14 <sup>th</sup>	Mother's Day
May 29 <sup>th</sup>	Memorial Day (closed)
June 1 <sup>th</sup>	Father's Day
July 4 <sup>th</sup>	Independence Day(closed)

## NEED A STUDENT LOAN?

Check out the SMART OPTION STUDENT LOAN.

- ✓ Competitive Interest Rates
- ✓ 3 repayment options
- ✓ No origination fee

For more info, click the link found in the banner of our homepage, [www.seagovillefcu.com](http://www.seagovillefcu.com).

**Loan Rates\***  
*Updated 10/20/15*

**New Vehicle**

..... (as low as) **2.35%**

**Used Vehicle**

..... (as low as) **3.50%**

**Recreational**

..... (as low as) **4.00%**

**Personal**

..... (as low as) **8.90%**

**Share Secured**

..... (as low as) **2.20%**

**For our most current rates and qualifying information, contact the Credit Union. \*Rates are subject to your credit score.**

***Checking Account will qualify you for a ¼% reduction on a new loan.***

**End-of-Year figures for 2016**

The Credit Union has grown to

- 1,103 members
- 536 checking accounts
- 461 VISA check cards
- 475 loans approved

**GROWTH OVER THE LAST 10 YEARS.....**

	<u>2016</u>	<u>2015</u>	<u>2006</u>
Loans	\$ 5,503,063	\$ 5,424,558	\$ 7,714,583
Shares	\$ 14,562,815	\$ 13,589,759	\$ 11,139,571
Investments	\$ 11,112,379	\$ 10,061,379	\$ 4,645,025

TAX REFUND –  
COME SEE US FOR A  
NEW CAR LOAN!

**Statement of Income & Expenses**  
**(Year Ending December 31, 2016)**

Total Income	\$521,056
Operating Expenses	<\$406,144>
Non-Operating Expenses	<\$ 0>
Dividends Declared	<\$ 79,884>
Total Expenses	<486,028>
<b>NET INCOME</b>	<b><u>\$ 35,028</u></b>

**Board of Directors**

- Maxine Koller (President)
- Jerry Pugh (Vice-President)
- Carol Long (Treasurer)
- Dianna Hudson (Secretary)
- John Brooks (Officer)
- Kenneth Callahan (Officer)
- Lorie Vanderslice (Officer)

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If you would like to have your **tax refund deposited** directly into your credit union account all you need is the routing number (311988976) and your account number for your savings or checking account.



**Just a friendly reminder:**

***Please contact us when you receive a notice in the mail regarding your vehicle insurance. Even if you DO have insurance, please give us a call and make sure we have proof of your coverage. It may be as simple as having your insurance company fax us something.***