

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 20th. It is always good to see everyone, enjoy a good meal, and have the opportunity to win some cash at the drawings.

Credit Union Staff

Carol Long (Treasurer)

- Monday - Wednesday

Ronald Bonner

- Tuesday - Friday

Sharon Rhodes

Jana Hale Trousdale

- Monday thru Friday

Eric Benson

- Wednesday – Friday

John Brooks

- Monday

HOURS:

8:30am – 4:30 pm

(972) 287-5685

(972) 287-4030

(972) 287-4031

(972) 287-5231 (fax)

sfcu@swbell.net

Internet Banking –

www.seagovillefcu.com

Audio Banking –

1-866-301-1056

February 2018

Save on TurboTax, the smarter way to get your taxes done right

As a member of Seagoville Federal Credit Union, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. **Start TurboTax today and save!**

- **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Searches over 350 deductions.** TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- ♥ \$100 cash reward with every new line activated with **Sprint**! Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Get trusted protection at true savings with the **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

The more offers you take advantage of, the more you save. [Click here to start saving today](#), or visit your credit union's website.

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/voy/guarantees.jsp> for TurboTax product guarantees and other important information.

Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

***Activ. Fee:** Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2018. 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. **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. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



Important Dates

February 19 th	Presidents Day (closed)
March 11 th	Daylight Savings begins
April 1 st	Easter
May 13 th	Mother's Day
May 28 th	Memorial Day (closed)
June 17 th	Father's Day
July 4 th	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.

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.

Statement of Income & Expenses
(Year Ending December 31, 2017)

Total Income	\$543,922
Operating Expenses	<\$441,059>
Non-Operating Expenses	<\$ 0>
Dividends Declared	<\$ 68,785>
Total Expenses	<509,844>
NET INCOME	<u>\$ 34,078</u>

Board of Directors

2
0
1
8

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

End-of-Year figures for 2017

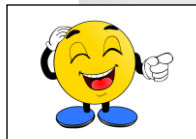
The Credit Union has grown to

- 1,074 members
- 539 checking accounts
- 549 VISA check cards
- 414 loans approved

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.

TAX REFUND –

**COME SEE US FOR A
NEW CAR LOAN!**



"I wish my bank account filled up as fast as my laundry basket."



GROWTH OVER THE LAST 10 YEARS.....

	<u>2017</u>	<u>2016</u>	<u>2006</u>
Loans	\$ 5,100,193	\$ 5,503,063	\$ 7,328,000
Shares	\$ 14,466,088	\$ 14,562,815	\$ 10,587,503
Investments	\$ 11,615,379	\$ 11,112,379	\$ 4,744,025