



3101 Harrisburg Blvd.
Houston, TX 77003

PRESORTED
U.S. POSTAGE
PAID
PERMIT NO. 8567
HOUSTON, TX

Contact Information

Ph: 713.222.1244 Fax: 713.222.1245
Toll Free: 1.800.762.3543
www.SpaceCityCU.com

24 Hour Touch Tone Banking

Ph: 1.800.794.5692

Our Hours of Operation:

Drive Thru Phones:

Mon-Fri 8:00 am - 5:30 pm
Sat 9:00 am - 1:00 pm

Lobby:

Mon-Fri 9:00 am - 5:00 pm

Service Centers

(Partial Listing)

12346 B Gulf Freeway, 713.946.5828
5507 East FM 1960 West, 281.580.1557
15303 SW Freeway, 281.242.3200

We have 4,394 nationwide locations!

Visit the information desk at www.SpaceCityCU.com to find the location nearest to you.

Investments

Robert Wyrick

Ph. 713.222.1244

Email: RW@SpaceCityCU.com

Home Loans

Visit www.SpaceCityCU.com to complete an application or contact the loan department at 713.222.1244 for details on home loan options.

Rates at a Glance

Premier Shares 0.25% - 1.00% APY*
Money Market 0.25% - 0.75% APY*
CDs 0.50% - 2.53% APY*
Auto Loan 3.99% APR*

*APR=Annual Percentage Rate and APY=Annual Percentage Yield.
Auto Loan rates as low as 3.99% APR. Share and Investment account rates are tiered based on account balances. Minimum \$2,000 to open a Money Market.

Lucky Name

Three lucky names are hidden in this newsletter. Find your name hidden in this newsletter and call the Credit Union to claim your \$25 reward.

Board of Directors

Board of Directors

Mick Lay, Jr.	Chairman
Steve Hines	Vice Chairman
Jerry Garcia	Treasurer
Judy Langford	Secretary
Jack Patton	Asst. Secretary
Buddy Holcombe	Director
Craig Rohden	Director/President

Audit Committee

Matt Hayslip	Member
Philip Ringer	Member

Holiday Closings

Veteran's Day - November 11th

Thanksgiving Day - November 24th

Christmas Day - December 26th



ATM Safety

ATMs come in handy when you need cash on the go. Next time you visit an ATM, consider these ATM safety tips:

- Don't select an ATM at the corner of a building - corners create a blind spot. Choose a well-lit location that is free of shrubbery and decorative partitions or dividers.
- Be wary of people trying to help you with ATM transactions, or anyone sitting in a parked car nearby. When leaving an ATM make sure you are not being followed. If you are, drive immediately to a police or fire station, or to a crowded, well-lighted location or business.
- Do not use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable.
- Do not allow people to look over your shoulder as you enter your PIN. Memorize your PIN and never write it on the back of your card.
- Do not wear expensive jewelry or take other valuables to the ATM. This is an added incentive to assailants.
- Never count cash at the machine or in public. Wait until you are in your car or another secure place.
- When using a drive-up ATM, keep your engine running, your doors locked and leave enough room to maneuver between your car and the one ahead of you in the drive-up line.

		7	2	9			
	2		8				
		9			4		2
	8					4	2
3			1	2			8
	5	6					9
1			4			6	
					6		7
				1	9	3	

Sudoku

Fill in the blank so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

advantage

"Your Financial Destination" for Loans, Investments, Insurance, Financial Education, and more...

Golf Tournament

Long-time board member, Verna Wolf, retired after serving on the board of Space City Credit Union for 40 years. A scholarship in her name has been established to honor her dedication to the credit union movement and the philosophy of "People-Helping-People."

Space City Credit Union held its first annual Wolf Scholarship Golf Classic on November 1st 2010. From that fundraiser event, we were able to allocate the sum of \$5,000.00 towards our new scholarship fund. A total of four scholarships were awarded to four students who wrote exemplary essays about the differences between credit unions and banks. This year's winners were: Luis S., Danielle H., Tanvir A. and Kaitlyn H.

2011 Wolf Scholarship Winners



Luis S.



Danielle H.



Tanvir A.



Kaitlyn H.

Space City Credit Union is hosting its 2nd Annual Wolf Scholarship Golf Classic to raise funds to help deserving students reach their educational goals with a Wolf Scholarship. There are many ways you can be a part of the tournament. You can become a corporate sponsor (Colonel, General, Captain, Airman or Flight Crew), sign up a team to play a round of golf just for fun, or sponsor a Drink Cart. Bring your friends, family members or neighbors to this event that's sure to be a great time! To register or get more information, visit the golf tournament page of our website.

2nd Annual Wolf Scholarship Golf Classic

Date: Monday, November 7, 2011

Venue: Cypresswood Golf Club

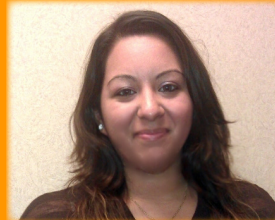
Location: 21602 Cypresswood Drive, Spring, TX 77373

Registration Time: 7:00 a.m.

Tee Time: 8:00 a.m.

Paige Ashworth

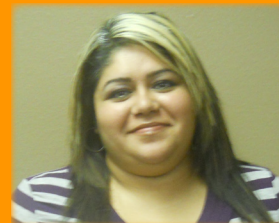
Above & Beyond Award Winners



June 2011 - Nicole Frausto



July 2011 - Connie Cantu



August 2011 - Jessica Ruiz

These employees were awarded the Above and Beyond award for their exemplary service to the Space City Credit Union membership. Thanks for all you do.

Message from Mission Control



3, 2, 1... Free Checking is Gone (but not at Space City CU!)

Citibank announced it is repackaging its checking options for consumers, raising its monthly checking account fee to \$10 from \$8, unless you have a minimum of \$1,500 or monthly online billing and a direct deposit. The bank will notify customers at the end of the month and it will be effective for all clients in December.

According to research firm Moebs Services, almost two-thirds of big banks have eliminated free checking since the end of 2009, adding fees or changing terms of about 4 million consumer deposit accounts, reported the American Banker. Regions Bank just notified its customers of similar measures being taken, and more are sure to follow.

Why are banks charging fees for what used to be free checking? Partly because new check card interchange income rules were recently passed which will limit the bank's ability to earn income from your use of a debit card. The details are complicated and boring so I won't go there, but the bottom line is that banks are looking for new ways to make money and the checking account fee is where they are looking. Pretty much the same reason most airlines now charge a \$50 (per bag in some cases) fee to fly your luggage. Ahh, but there is still an airline that doesn't... Southwest Airlines. Consider Space City CU the Southwest Airlines of credit unions. We hate fees and you don't have to pay them, all you need to do is move your checking account to us!

Credit unions were created to serve members like you, not to make money from you. Why would you pay a bank or other credit union \$10, \$8, or even \$4 per month for a checking account when you can get it from us for free? Plus, we have more bells and whistles than most others.

Check out these checking account perks from Space City CU:

- 4,394 Service Centers
- Free VISA check card
- Rewards checking (U-Choose)
- Dividend earning account
- Scan and Send check deposits

With all these services for free why would you pay someone else? Do the right thing, move your checking account to Space City CU today! Our friendly member service reps are standing by!

Craig Rohden
President/CEO

Source: some of the information from this article was taken from abcnews.go.com.

Craig Goines Sr.



Debt Consolidation

Do you have multiple credit cards or loans at different financial institutions? Consider a Space City CU debt consolidate to make bill-paying and debt management easier. Debt consolidation consists of taking out one loan to pay off many others. This is often done to secure a lower and/or fixed interest rate, or for the convenience of servicing only one loan.

You may want to consider applying for a debt consolidation loan with Space City CU if the end of your "0% interest special" promotion period is coming up on credit cards, you have multiple payday loans, or you want to consolidate student loan or home repair debts.

Whether you're interested in developing a workable spending and savings plan, getting out of debt, understanding and improving your credit report, buying a home, or planning for your financial future, Space City Credit Union wants to help. That's why we've provided access to free and confidential financial counseling and education through BALANCE.

If you could use some assistance with debt management you may speak to one of our friendly loan officers, or contact our "financial fitness" partners through our BALANCE program to obtain FREE and confidential debt counseling. A BALANCE counselor will suggest ways to deal with debt and help you develop a plan of action. Visit the financial assistance page of our website or call (888) 456-2227 for more information. Counselors are available Monday through Thursday, 7 a.m. to 10 p.m.; Friday, 7 a.m. to 7 p.m.; and Saturday, 10 a.m. to 7 p.m. (CT).

Main Branch Remodel

Please pardon our dust! In an effort to better serve you we are remodeling our main branch at 3101 Harrisburg Blvd. The following image is a rendering of the what the completed project will look like after Thanksgiving.



Overdraft Options



We know that with today's hectic schedules it's easy to lose track of your checking account balance. To help you avoid overdrafts and declined debit card transactions, we offer the following overdraft protection options for your account.

Standard Overdraft Protection allows you to automatically transfer funds from your savings account to cover overdrafts on your checking account. The total available overdraft coverage is up to the available balance in your savings account.

A Line of Credit protects your checking account from overdrafts and embarrassing NSF notices and fees. The Overdraft Line of Credit is a smart addition to any checking account so you can write yourself a small loan or cover expenses during an emergency.

Courtesy Pay allows you to have peace of mind knowing that your checks, ATM/Check Card transactions and/or automatic withdrawals will be honored, despite an overdraft, using Courtesy Pay. When a check or debit item is presented to your account and the funds are not available in your checking account or through your other overdraft coverage (savings or line of credit), the payment will be posted and your account will be overdrawn up to \$500.00, with a cost of \$25.00 per item.

For more information on overdraft options and instructions, call us at 713-222-1244 or visit SpaceCityCU.com.



Certified Car Buying Program

Are you in the market for a car? When you finance your auto loan with Space City CU, you'll save huge and walk away with \$100 cash when you use our certified dealer program! Space City CU belongs to the Dealer Select certified auto buying program that allows you access to dozens of dealerships that can give you the red carpet treatment and the Credit Union price. Visit any participating Dealer Select car dealer, and deliver your pre-approval certificate to the certified dealer representative (and only the representative on the list), and enjoy a hassle free car-buying experience. The Dealer Select program also allows you to research vehicles and request pricing and availability on new vehicles from participating Dealer Select program dealers online.

Now here's how to get your cash: Get pre-approved by a Space City CU loan officer and receive \$25. Then, close a deal with our Dealer Select representative and get an additional \$75! To view the list of certified dealers, visit the Auto Finance Center page of our website.

UChoose Rewards



Did you know that you can earn reward points for using your Space City CU VISA Check Card? With UChoose Rewards, earning points is as easy as shopping. Just use your card on the "signature" side for all your purchases and your points will add up in no time. Your points can be redeemed for a wide array of products including event tickets, merchant gift cards, and much more.

When using your card, you'll earn 1 point for every \$2.00 you spend each time you use your Space City CU Check Card and sign for your purchases. Watch your points add up every time you shop. You can even earn extra points for shopping at selected retailers.

If you already have a Space City CU VISA Check Card, you've already been earning points. Log on to www.SpaceCityCU.com to view hundreds of redemption options and redeem your rewards! Don't have a Space City CU VISA Check Card? Contact us today to get started earning points!

Anil Hoosain

Online Bill Payment

Pay your bills the fast and easy way with Space City CU free online bill pay. Now you can manage your bills without having to worry about paper bills and checks. To streamline your bill payment process, you can automate things so that you don't have to worry about missing a due date or paying late fees.

Online Bill Payment is safer and more convenient than sending paper checks. There is no limit to the number of individuals or organizations you may add to your payee list. Also, there is no limit to the number of bills you can pay each month.

Payments can be scheduled up to one year in advance. You can make as many payments as you like, at no charge.

