

Money Sense

July 2020

All Sabine FCU locations are open and ready to safely serve your financial needs.

To keep everyone as safe as possible, our lobbies, ATMs, and InstantTeller machines are cleaned and sanitized regularly. Touchless sanitizers are located in every lobby and virus shields are strategically set up for your protection. All eight drive-thru lanes will remain open at the Strickland Drive office.



Make this summer a boatload of fun!

Fill up on memories with the help
of a Boat Loan from Sabine FCU.

Rates as low as

2.75% APR*

for 60-months



Plus, get up to a \$250 gift card
to Rambo Outdoors.**

*APR = Annual Percentage Rate. Rates subject to change at any time without notice. Monthly payment amount approximately \$17.86 on \$1,000 for 60 months at 2.75% APR.

**See website for full details on Rambo Outdoor Gift Card.

2020 CREDIT UNION BOARD MEMBERS

The Board of Directors at Sabine Federal Credit Union is an elected group of volunteers responsible for guiding and overseeing the direction of the credit union and for ensuring that the long-term interests of members are served.



Chairman
Ronnie Hutchison



1st Vice Chairman
T.W. Permenter



2nd Vice Chairman
Bill Bradley



Treasurer
George Barron



Secretary
Charlotte Foreman



Charles Atkinson



Raymond Bourgeois



Matt Chandler



Vergie Moreland

2020 SUPERVISORY COMMITTEE

Sabine Federal Credit Union's Supervisory Committee (not pictured) is comprised of volunteer members and functions completely independently of credit union management. The Supervisory Committee is responsible for ensuring that the Board of Directors and credit union management establish practices and procedures to properly safeguard members' assets. They meet on a monthly basis to conduct various reviews and audits of credit union records.

Chairperson - Jon Barnette
Board Liaison - Charlotte Foreman
Phyllis Brint
Richard Johnson
David Boehme

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Zelle

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Send money with Zelle® straight from your mobile banking app
Send, request or split money easily with Zelle

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SCHOLARSHIP WINNERS

Sabine Federal Credit Union is proud to give back to the communities we serve, especially when it comes to helping our young members further their education. High school graduation is a big accomplishment and we are excited to help each of them celebrate.



REMI COBB
Bridge City High School
Lamar State College Orange
Majoring in Nursing



SARAH YOUNG
Community Christian
High School
Lamar University
Majoring in Nursing



COLBY MENDOZA
Little Cypress -
Mauriceville High School
University of Houston
Majoring in Political Science



LILY SAUCEDO
Orangefield High School
Lamar University
Majoring in Business



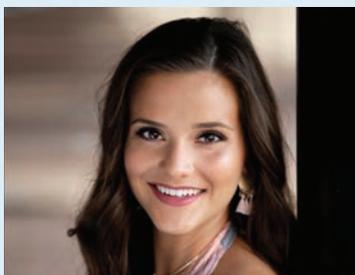
REAGAN REDDOCH
Vidor High School
Lamar Institute of Technology
Majoring in Instrumentation
Technology



KIASIA WILSON
West Orange-Stark High School
Lamar University
Majoring in Nursing

CUT\$ CLUB SCHOLARSHIPS

In addition to our school scholarships each year, Sabine Federal Credit Union awards two \$1,500 scholarships to our Credit Union Teen Savers (CUT\$) club graduating seniors.



ASHLYN DOMMERT
Bridge City High School
Lamar University
Majoring in Business



ROBERT SIMPSON
Little Cypress -
Mauriceville High School
Lamar University
Majoring in Nursing

OUT & ABOUT IN THE COMMUNITY

SABINE FCU GIVES BACK



Annual Meeting



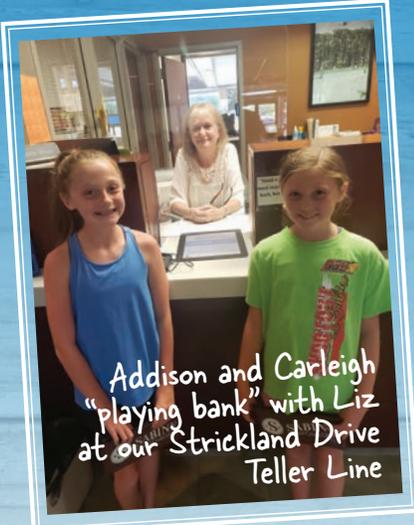
Sabine FCU Participates in Orange Mardi Gras Parade



Sabine FCU Supports LSC-O Fishing Team



Sabine FCU Participates in Orange Grove Project



Addison and Carleigh "playing bank" with Liz at our Strickland Drive Teller Line



Mother's Day Facebook Giveaway winner



Sabine FCU Employees enjoy a bring your pet to work day

RETIREMENT ANNOUNCEMENTS

LINDA JUNEAU

After 21 years of dedicated service to Sabine FCU, Linda retired on April 30, 2020. Linda hired in and worked as a consumer loan officer for 17 years before transitioning into the consumer processing side of the department. Linda plans to spend more time with her family and grandkids in this next chapter of her life. We wish her all the best in her retirement!



DEWANNA CROUCH

After 20 years of dedicated service to Sabine FCU, DeWanna, retired on May 29, 2020. DeWanna hired in as a collections clerk and worked her way up to AVP of Collections. She spent 16 years in the collections department before transferring to the AVP of Member Services position for her last four and a half years with the credit union. DeWanna plans to spend time with her family and grandkids and is looking forward to volunteering at the soup kitchen and with her church. She was able to spend her last day with us on Bring Your Pet to Work Day and she enjoyed having Izzy with her to celebrate. We wish her the best in this next chapter of her life.

Banking at your fingertips!

Practice social distancing with
our convenience services.

INSTANTTELLER, Online & Mobile
Banking, Mobile Deposit, and more!

Learn more at SabineFCU.org

CARELESSNESS CAN COST YOU

Many Americans are concerned about someone stealing their credit card, check, or debit card numbers, but they may be ignoring one easy way thieves can access financial accounts: receipts.

Disregarding receipts that have valuable information greatly increases the risk of credit and debit card fraud. Thieves can easily find receipts with valid account numbers in trash cans. Here are some easy steps to protect your financial information:

- SHRED all paperwork that contains personal and financial information—preapproved credit offers, credit and debit card receipts, insurance forms, financial statements, etc;
- CHECK all financial statements monthly for discrepancies; order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services;
- BE hesitant about giving personal or financial information over the phone—make sure you know the caller and know how the information will be used;
- DON'T print your Social Security number on your checks and don't carry your Social Security card in your wallet.

ATTENTION Credit Disability Policyholders

Sabine FCU recently mailed letters to members regarding a change in disability insurance on consumer loans.

The benefit to the member is the waiting period to apply for disability benefits is changing from 30 days to 14 days.

Any questions regarding the change can be answered by calling a loan officer at **409-988-1300**.

New safe & secure payment service options

Our debit cards are compatible with **Google Pay** and **Samsung Pay**. Take advantage of these new safe, secure, and contactless ways to pay with your debit card. Download the apps to get started.

We've also added **Text Alerts** to quickly notify you and help ensure the security of your debit card. Members will now receive texts when fraud is detected.

After hours and on the weekends members can call **1-833-357-0004** for debit card assistance.



DON'T FORGET

✓ ACCOUNT VERIFICATION BY SUPERVISORY COMMITTEE

Your Supervisory Committee is conducting a routine biennial account verification review as required by federal regulations. Please compare balances on your statement ending June 30, 2020, with your records.

If they do not agree, please report any differences immediately to:
Supervisory Committee,
PO BOX 1382 Orange, TX 77631-1382

✓ NEW LOCATIONS

Enjoy our new location at 715 Texas Avenue in Bridge City. Experience modern convenience with InstantTeller by day, ATM by night, located in Orangefield & our Bridge City Branch Drive-Thru.

✓ CHECK YOUR CHECKS

It's that time again to check your checkbook. If you have check numbers close to the 8000 mark, it is time to re-order with a lower starting number.

Call or stop by to order your new checks.

✓ CALL US BEFORE YOU TRAVEL

Be sure to call the credit union before traveling. Sabine FCU and other card issuers may block your cards – for your protection – when unusual activity appears on your account.

Call or stop by to let us know of any upcoming travel plans so we can update our records to avoid any interruptions on your trip!

FINANCIAL TIPS

For Turbulent Times



Whether you're an older worker with seemingly few options to recoup significant investment losses, or a younger worker with minimal or no investment savings at all, don't let a difficult financial climate scare you into not taking any action at all.

Take stock of your situation and formulate a plan by starting with the basics:

Pay down debt. Reduce the chokehold that credit cards have on your budget. Pay off the highest interest-rate card first, and then apply that payment to the next-highest interest-rate card. Stop charging.

Spend less. Identify needs vs. wants, and then set priorities. Many so-called needs actually are wants in disguise.

Rebalance your stock portfolio. Do your investment choices reflect your risk tolerance and investment strategy?

Keep some liquidity. Consider stashing some cash—perhaps three to six months' of living expenses—in a special savings account at Sabine FCU, which is insured up to \$250,000 by the National Credit Union Administration.

Increase your contributions. Many stock prices are at a low. If possible, bump up your contribution.

Diversify. Spread your wealth among a variety of investments: domestic, international, financial services, technology, health care, and so on.

Use dollar-cost averaging. By having just \$50 each paycheck automatically directed to a mutual fund, your contributions will purchase more shares when the price is low, and fewer shares when the price is high.

Work longer. If you're close to retirement, consider hanging on to your current job longer than planned, if you can. Or, secure part-time work after retirement. This reduces the number of years you'll dip into your investments and helps build additional savings.

Sabine FCU is ready to help during these tough times. Contact us today to see how we can help you.

Financial/Investment Advisor:

Violetta Propps | 409-988-1362

Call for an appointment. She is located at the Strickland Drive office on Thursdays.

Financial Counselor:

Michele Block | 409-988-1321

Alicia Mouton | 409-988-1373



MEET THE SABINE TEAM

located at the branch inside
the Orange County Admin Building
across the hall from the Tax Office

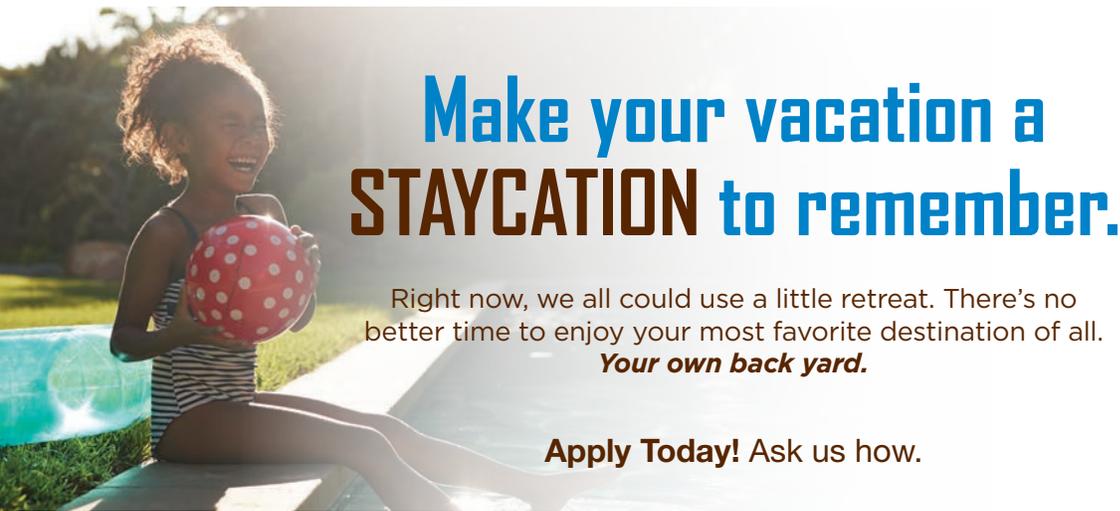
Pictured here are Sydnette Mims (left)
and Cynthia Adams (right)



SABINE
Federal Credit Union

where you matter most

P.O. Box 3000 | Orange, Texas 77631-3000



Make your vacation a **STAYCATION** to remember.

Right now, we all could use a little retreat. There's no better time to enjoy your most favorite destination of all.
Your own back yard.

Apply Today! Ask us how.



Staycation Loan

Rates as low as

5.00% APR*

Up to \$2,000
for 12 months

*APR indicates annual percentage rate. Monthly payment amount approximately \$85.62 on \$1,000 for 12 months at 5.00% APR. Loans available to qualified members only. Rates subject to change without notice.

QUESTIONS? Contact us at 888.319.7328 or www.sabinefcu.org



Locations

Physical Address (Main Office)

1939 Strickland Dr.
Orange, Texas 77630
409.988.1300

Lobby Hours

Monday - Friday: 8:30 a.m. - 5:00 p.m.
Thursday: 8:30 a.m. - 6:00 p.m.

Drive-Thru Hours

Monday - Friday: 8:00 a.m. - 5:00 p.m.
Thursday: 8:00 a.m. - 6:00 p.m.

Downtown Branch

123 South Sixth St.
Orange, Texas 77630
409.882.7813

Lobby Hours (Downtown Branch)

Monday - Friday: 9:00 a.m. - 4:45 p.m.
Closed for lunch: 12:00 p.m. - 1:00 p.m.

InstantTeller (ITM)

6020 West Roundbunch
Orange, Texas 77630

InstantTeller Hours

Monday - Friday: 8:00 a.m. - 5:00 p.m.
Thursday: 8:00 a.m. - 6:00 p.m.

Bridge City Branch

715 Texas Ave
Bridge City, Texas 77611

Lobby Hours

Monday - Friday: 8:30 a.m. - 5:00 p.m.
Thursday: 8:30 a.m. - 6:00 p.m.

InstantTeller Drive-Thru Hours

Monday - Friday: 8:00 a.m. - 5:00 p.m.
Thursday: 8:00 a.m. - 6:00 p.m.

Mailing Address

P.O. Box 3000
Orange, Texas 77631
1.888.319.SFCU



2020 Holidays

Independence Holiday - Friday, July 3

Labor Day - Monday, September 7

Veterans' Day - Wednesday, November 11

Thanksgiving Day - Thursday, November 26

Thanksgiving Holiday - Friday, November 27

Christmas Holiday - Thursday, December 24

Christmas Day - Friday, December 25



Featured Rates

Autos	As low as 2.75% APR
Home Equity	As low as 3.25% APR
Boat	As low as 2.75% APR
Motorcycle/ATV	As low as 4.00% APR
Platinum Mastercard	As low as 8.99% APR

We've got some of the best rates in town!
For a complete list of rates, visit www.sabinefcu.org.

**Rates subject to change without notice.*