

# Money Sense

October 2021

## Stay close to home.

In-house mortgages  
and home equity loans.

Apply today at [SabineFCU.org](https://SabineFCU.org)



# THINGS TO KNOW



## 2022 BOARD NOMINATIONS

Any member interested in a position on the Board of Directors should contact a member of the Nominating Committee. A qualified candidate must submit a statement of his or her qualifications and biographical data along with meeting the minimum required qualifications.

To place your name before the Nominating Committee as a possible nominee, please contact one of the following: Matt Chandler, Charles Atkinson, or Jon Barnette.

Please call the credit union at 409-988-1300 for contact information.



## HUNTING AND FISHING LICENSES

Hunting and fishing licenses are available at all locations! *\*Free for active military\**



## YOUTH CONTESTS

**Pumpkin Palooza** - Decorate a pumpkin and enter for a chance to win a \$50 Visa® Gift Card.

**Candy Corn Calculations** - Stop by the Strickland Dr or Bridge City office to take a guess at how many candy corn are in the jar for a chance to win a \$50 Visa Gift Card!

*Contests are for our youth members only. Check out our website for more details.*



## INSTANTTELLER

Deposit and cash checks, make loan payments, and speak with a live Sabine FCU Teller during business hours! It's like an ATM, but with more personality! Visit our InstantTeller at 6020 West Roundbunch in Orangefield and 715 Texas Avenue in Bridge City.



## WE'VE EXPANDED OUR REACH

We are now proudly able to serve anyone in Jasper, Newton and Tyler Counties.



## Give Your Budget a Break.

Christmas is coming up! Skip loan payments twice a year with Skip-A-Pay.

Learn more at [SabineFCU.org/Skip-A-Pay](https://SabineFCU.org/Skip-A-Pay)





**BUILDING FINANCIAL HEALTH  
FOR A BRIGHTER TOMORROW™**

# 2021 INTERNATIONAL CREDIT UNION DAY

This year's theme is "Building Financial Health for a Brighter Tomorrow". Each year we come together to celebrate International Credit Union Day to raise awareness about what it means for members around the world to have a credit union as a financial partner.

**We are excited to be able to celebrate YOU,  
our members on October 21, 2021.**

**As a way to show our appreciation to you, here is  
what we have planned from 11:00 AM - 2:00 PM:**



**Free Gift**

Stop by any location and receive your free gift.



**Shred Old Documents**

The Shred-It truck will be at our Strickland Drive location for a shred day event.



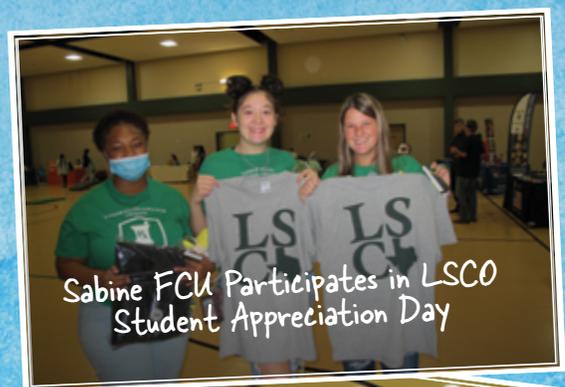
**Community Blood Drive**

The LifeShare bus will be onsite for a blood drive at our Strickland Drive location.

*Thank for being a member of Sabine FCU and thank you  
for trusting us to be your primary financial institution.*

# OUT & ABOUT IN THE COMMUNITY

# SABINE FCU GIVES BACK



# We think you're the best, too!

THANK YOU TO OUR  
COMMUNITY FOR ONCE AGAIN  
VOTING US BEST CREDIT UNION.

We're grateful to the readers of the **Orange Leader** who cast their votes for Sabine Federal Credit Union. It's an honor to serve the community we love, and we look forward to bringing you our best every day.



## THANK YOU FOR AWARDING SABINE FCU:

- ★ Best Local Credit Union
- ★ Best Auto Loan Provider
- ★ Best Financial Institution
- ★ Best Mortgage/Home Loan

## MERRY & BRIGHT!

### CHRISTMAS LOAN

Rates as low as  
**16.00%** APR\*  
Up to \$1,200 for 12 months!

Apply Today!  
Ask us how.

\* APR indicates Annual Percentage Rate. Monthly payment amount approximately \$108.86 on \$1,200 for 12 months at 16.00% APR. Must be a member of Sabine FCU in good standing. Account must be at least six months old with at least three months of direct deposit with Sabine FCU.

# 5 SMART MONEY MOVES TO MAKE THIS FALL

As the leaves begin to change color, it's time to start thinking about your year-end money strategy. The fall and winter holidays are closer than you think. Use the following strategies to make the rest of the year count.

- 1. Clean out your closet.** You looked into your closet and decided you have *nothing* to wear. Before you start buying new clothes, pull out your cold weather clothes and give them a good look. Try them on to make sure everything still fits and donate what you no longer wish to keep.
- 2. Add holidays into your budget.** This year, the year-end holiday celebrations will likely be both virtual and in-person, so you're less likely to have travel expenses, but there's still a chance you may overspend on gifts and decorations. If you haven't already made a spending plan for them, do so now. Figure out how much you can afford to spend and stick to that amount.
- 3. Up your 401(k).** If your budget can handle it, why not increase your retirement deductions by 1%? The more you save now, the more tax benefits you'll get, AND the less you have to worry about the future.
- 4. Spend your Flexible Spending Account (FSA) dollars.** Use it or lose it. You've already saved this money, so don't leave it on the table. Check your FSA documentation to see what health-related expenses you can use this account for and use those dollars.
- 5. Plan to use your vacation days.** Using your vacation days is key to living a successful, balanced life. Even if you have a staycation, it's critical to use your well-deserved days off. If you plan now, you can even save for a weekend getaway before the end of the year. Life is all about balance.

As the weather turns colder, it's a great time to reflect on the money progress you've made throughout the past year and start focusing on small wins to finish the year right.

## Contactless Payments

Make payments without opening your wallet!

Enjoy easy, secure, and safe transactions with Apple Pay®, Google Pay, and Samsung Pay.



# BUYING A HOME IN A SELLER'S MARKET

You've made the decision to buy a new home. Or maybe this is your first time. You're probably excited and can't wait to go house hunting. If the market is a "Buyer's Market," one in which supply exceeds demand, you'll have plenty of time to get your financing in order and look at as many homes as you like.

But what if demand is high and supply is low? Then you're in a "Seller's Market." During a seller's market, homes sell almost as soon as they become available, often causing buyers to have bidding wars with each other. They attempt to outbid the other buyers, offering the seller more than the seller asked for.

When you find a home you love, you'll need to act fast. Sellers don't want to wait for buyers who are still working on their financing. Before you start looking at homes, take care of two things first:

- 1. Get pre-approved for a mortgage** - Show the seller you have your mortgage approved and you're immediately ready to close on the offer. Offers without a mortgage contingency will jump to the head of the line.
- 2. Get your down payment ready** - Have paperwork showing you have proof of funds.

By getting pre-approved for your mortgage, you'll know exactly how much house you can afford as well as get a head start on most of the other buyers. Also, since you will know the maximum that you can afford, you will be able to save time by searching only for those houses in your price range. Don't even try offering less than the listed price during a seller's market - that will only get you kicked out of the running.

You might also consider writing an offer letter to the seller, explaining a little about yourself and why you love their house. Keep it short and simple; strive to make a personal connection to the seller, but not bore them. Your realtor can send this letter to the seller and their realtor with the formal offer.

**Sabine FCU can help you begin this journey.** Talk to one of our real estate loan officers about getting pre-approved. They will calculate how much you can afford, find the best interest rate you qualify for, and help you get to the front of the line in a Seller's Market.



**SABINE**  
Federal Credit Union

*where you matter most*

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

# TEAM PLAYERS OF THE QUARTER

**JULY 2021**

Wanda McGraw  
and Michele Block



**QUESTIONS?** Contact us at 888.319.7328 or [www.sabinefcu.org](http://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®

6020 W Round Bunch Rd.  
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



## 2021 Holidays

Veterans' Day - Thursday, November 11

Thanksgiving Day - Thursday, November 25

Thanksgiving Holiday - Friday, November 26

Christmas Holiday - Thursday, December 23

Christmas Holiday - Friday, December 24



## Featured Rates

|                     |                     |
|---------------------|---------------------|
| Autos               | As low as 1.75% APR |
| Home Equity         | As low as 3.00% APR |
| Boat                | As low as 4.00% APR |
| Motorcycle/ATV      | As low as 4.00% APR |
| Platinum Mastercard | As low as 8.90% APR |

We've got some of the best rates in town!  
For a complete list of rates, visit [www.sabinefcu.org](http://www.sabinefcu.org).

*\*Rates subject to change without notice.*