

★ SABINE FEDERAL CREDIT UNION ★

Money Sense

October 2022

INTERNATIONAL CREDIT UNION DAY® 2022

EMPOWER
*YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™*

WE'RE CELEBRATING
INTERNATIONAL CREDIT UNION DAY
THURSDAY, OCTOBER 20.

SEE INSIDE FOR DETAILS.

THINGS TO KNOW



2023 BOARD NOMINATIONS

Any members 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 qualifications and biographical data and meet the minimum required qualifications.

To place your name before the Nominating Committee, please contact one of the following: Vergie Moreland, David Boehme or Richard Johnson.

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 CHRISTMAS PARTY

Our party is scheduled for December 5th at the Strickland office with Santa. The time is from 6 pm - 7 pm and we'll have crafts, photos with Santa, and snacks.



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 Round Bunch Rd in Orangefield or 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



2022 INTERNATIONAL CREDIT UNION DAY

This year's theme is "Empower Your Financial Future with a Credit Union." Each year we come together to celebrate International Credit Union Day and 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 Thursday, October 20, 2022.

To show our appreciation to you, here is what we have planned from 11 am - 1 pm on October 20th:



DRIVE THRU EVENT



FREE FOOD

The Port Arthur Evening Sertoma Club will be onsite serving links and chips.



FREE GIFT

Each member will receive a complimentary gift in honor of ICU Day.



SHRED OLD DOCUMENTS

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



COMMUNITY BLOOD DRIVE

LifeShare will be onsite at our Strickland location for a community blood drive from 11 am - 2 pm.

Stop by and let us show you how important you are to Sabine FCU!



VOTED BEST!

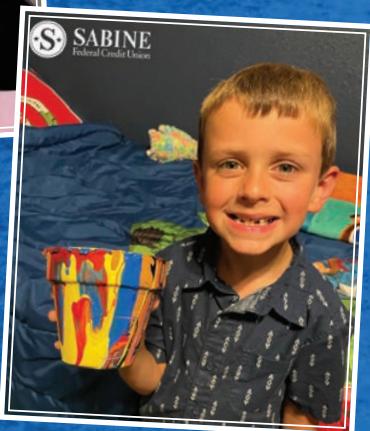
Auto Loan Provider in Orange County through the Orange Leader

THANK YOU to everyone who voted for Sabine Federal Credit Union! We are honored to serve our members.

OUT & ABOUT IN THE COMMUNITY SABINE FCU GIVES BACK



Congratulations to our
CUT's Club Flowerpot
Decorating Contest
winner, Betsy!



Congratulations to
our Scottie Savers
Flowerpot Decorating
Contest winner, Cutler!



Sabine FCU participated in the 26th
Annual Orange County Cops & Kids event!



Sabine FCU hosted our Annual CUT's
Club Movie Day where we watched
Jurassic World - Dominion!



Sabine FCU hosted our Annual
Scottie Savers Movie Day where we
watched Minions: The Rise of Gru!



Sabine FCU partnered with G&G Enterprises Construction Corp to host a Fill the Truck Food Drive benefitting the SETX Food Bank!

Sabine FCU attended the convocations of area school districts!



Sabine FCU was out and about teaching the importance of financial education at West Orange - Stark's Summer Program!



Sabine FCU staff enjoyed the Sabine Chapter of Credit Unions' Summer Mixer!

4 SMART MONEY MOVES TO MAKE THIS FALL

As fall foliage begins to dot the landscape, it's time to start thinking about your year-end money strategy. The holidays will be here before you know it, so make the fall season count by following these four strategies.

- 1. Clean out your closet.** You looked into your closet and decided you have nothing to wear. Before you go out and buy new clothes, try on your winter clothes to make sure everything still fits. Donate what you don't want to keep.
- 2. Up your 401(k).** If your budget can handle it, increase your retirement deductions by 1%. The more you save now, the more tax benefits you're likely to get. And the less you'll have to worry about in the future.
- 3. Spend your Flexible Spending Account (FSA) dollars.** Use it or lose it. You've already set this money aside, so don't leave it on the table. Check your FSA documentation to see what health-related expenses your account covers — and spend those dollars now!
- 4. Plan to use your vacation days.** Taking vacations is key to living a 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.

The fall season is a great time to reflect on the financial successes you've accomplished over the past year. Make the smart money move and focus 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.

ELDER FINANCIAL EXPLOITATION

Advice for members to protect themselves and their loved ones over 65 from financial abuse.



People over the age of 50 control 70% of the country's wealth, and seniors between the ages of 65 and 74 with an average net worth of \$1.06 million have more assets than any other age group. If one of your loved ones falls into this group, they could be a target for one of the fastest growing crimes in the world – elder financial exploitation. To con artists, down-on-their-luck relatives, or opportunistic acquaintances, they are gold mines. “That’s where the money is,” says Jay Haapala, AARP associate state director of community outreach in Minnesota. “If college kids had a bunch of disposable income lying around, criminals would be trying to figure out how to scam college kids.” Dementia, disability, and decline can make older adults an easier target for criminals. All told, it’s a problem that costs American seniors billions of dollars every year.

COMMON FORMS OF EXPLOITATION

There are endless scams, unethical businesses, and unscrupulous individuals preying on seniors all the time. While the details vary, there are a few familiar scenarios.

BREACH OF TRUST

As much as 90% of elder abuse is committed by caregivers or close family members, according to the National Adult Protective Services Association. A son is added to a checking account to help manage mom’s bills and then starts using the account to pay off gambling debts. Or grandpa gives valuables to the housekeeper and eventually—at her suggestion—names her in the will.

PHONE SCAMS

Someone claiming to be from the IRS calls and says a tax bill is going to keep getting bigger unless it is paid immediately. Or someone calls with news that there is a problem with a credit card, and they need a Social Security number and birth date to access account information to clear things up.

PHISHING SCAMS

As more seniors go online, they grow more susceptible to phishing scams. Phishing emails look as though they come from legitimate sources such as banks or credit card issuers, but they aren’t.

They ask seniors to click on a link to enter account information in order to verify recent transactions or to rectify problems with accounts. Unfortunately, the links are fake, and criminals use them to gather personal account information, which is then used to drain accounts or steal identities.

So, how do you protect yourself and your loved ones from elder financial abuse? One great way is to sign them up on the “National Do Not Call Registry,” which is managed by the Federal Trade Commission and stops unwanted sales calls.

Haapala also reminds seniors to conduct personal business within the financial services system. Financial institutions have fraud protection services that limit a person’s risk. They also have systems that make it possible to trace funds back to criminals in some instances.



SABINE

Federal Credit Union

where you matter most

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



WRAP IT UP!

CHRISTMAS LOAN

Rates as low as

16.00%
APR*

Up to \$1,000 for 12 months!

Apply Today!
Ask us how.

* APR indicates Annual Percentage Rate. Monthly payment amount approximately \$63.52 on \$1,000 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.

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®

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



2022 Holidays

Veterans' Day - Friday, November 11
Thanksgiving Day - Thursday, November 24
Thanksgiving Holiday - Friday, November 25
Christmas Holiday - Friday, December 23
Christmas Holiday - Monday, December 26



Featured Rates

Autos	As low as 3.00% APR
Home Equity	As low as 4.25% APR
Boat	As low as 4.00% APR
Motorcycle/ATV	As low as 4.00% 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.*