

SABINE FEDERAL CREDIT UNION

MONEY SENSE

WINTER 2025

LOOKING TO DOWNSIZE MONTHLY PAYMENTS?

Consolidate high
interest credit
card debt with a
Home Equity loan.



SEE INSIDE:

Scholarship Applications • Sabine FCU Gives Back • Celebrating Credit Union Youth Month

EVENTS & IMPORTANT DATES

OUR 76TH ANNUAL MEETING IS AROUND THE CORNER.



Tickets are available now for our annual meeting on Monday, February 24, 2025, at 6:00 pm. Join us for a presentation on our credit union's 2024 performance with a chance to win door prizes. Dinner will NOT be provided. We'll see you at the Bridge City Community Center, 105 Parkside Drive, Bridge City, Texas 77611.

Pick up your free tickets at any branch today!



2025 SCHOLARSHIPS NOW AVAILABLE

Graduating Seniors! Sabine FCU is proud to give away twelve \$1,500 scholarships to local area high school students in Hardin, Jasper, Jefferson, Newton, Orange, and Tyler counties. Applications can be picked up at each school's counselor's office, any Sabine FCU branch, or printed from our website. Completed applications need to be returned to the Marketing Department at Sabine Federal Credit Union or emailed to marketing@sabinefcu.org.

Completed scholarship applications must be turned into Sabine FCU no later than April 11, 2025. To be eligible for any Sabine FCU scholarship, the applicant must be a member of Sabine FCU and in good standing.



KEEP YOUR CREDIT IN CHECK WITH SAVVYMONEY.

SavvyMoney helps you keep an eye on your credit for greater peace of mind and stronger financial health.

Enjoy free, unlimited access to:

- Your most up-to-date credit score
- Real-time credit monitoring alerts
- Personalized credit report
- Credit score simulator
- Special credit offers
- And more!

Give SavvyMoney a try.

ESTATEMENTS—YOUR MONTHLY STATEMENT MADE CONVENIENT AND SECURE.

Minimize clutter and enhance security when you opt out of mailed paper statements. eStatements give you 24/7 access to your monthly statements through Online Banking. Plus, you'll be notified as soon as your statement is available on the 1st of every month.

Log into your account to review, download, and print past and latest statements whenever you'd like. To enroll, update your statement preferences through online banking.



FINANCIAL EDUCATION: CREDIT UNIONS FOR YOUNG PEOPLE

APRIL IS CREDIT UNION YOUTH MONTH!

Sabine proudly contributes to the financial literacy and education of kids and teens year-round. In honor of National Credit Union Youth Month, we're offering perks all April to make it extra special.

HERE'S A QUICK LOOK AT HOW WE WILL CELEBRATE...

FOR NEW YOUTH ACCOUNT HOLDERS:

NEW SCOTTIE SAVERS OR CUT\$ CLUB MEMBERS

Open a youth savings account during the month of April and we'll cover the initial \$5 membership deposit, plus match your opening deposit (up to \$25 for a total of \$30 from Sabine FCU).

NEW SCOTTIE SAVERS

Open a youth savings account during the month of April and receive a prize (while supplies last).

NEW CUT\$ CLUB MEMBERS

Open a youth savings and checking account during the month of April and receive a \$15 Sonic Gift Card. (These can be claimed at the Strickland Drive Office, Beaumont, or Bridge City Branch).



FOR CURRENT AND NEW SCOTTIE SAVERS AND CUT\$ CLUB MEMBERS:

Deposit a total of \$100 in your Scottie Savers or CUT\$ Club savings account during the month of April and automatically receive a \$20 Visa Gift Card.

\$100 can be a one-time deposit or a cumulative total from multiple deposits during the month. One gift card per member. These can be claimed at the Strickland Drive Office, Beaumont, or Bridge City Branch).

HELPFUL REMINDERS FOR MEMBERS



CREDIT UNION ROUTING NUMBER

If you are signing up for direct deposit or having your tax refund submitted electronically, you will need the credit union routing number. It is 313186938. When writing your account number on these forms, do not include suffixes 01, 75, or any dashes. Our routing number can also be found on the bottom of every page of our website, next to our contact information. If you have any questions about direct deposit, please contact us at (409) 988-1300.



INTEREST FORMS

The 1098 and 1099 interest forms were mailed to credit union members on January 31, 2025. Also, on the December savings statements there was the required reporting of the fair market value for an IRA. There will not be a separate mailing of the valuation. We strongly urge our members to keep the December 31, 2024, savings statements to provide assistance in preparing tax returns.

For our members with Individual Retirement Accounts (IRAs), please note that you have until April 15, 2025, to make deposits for tax year 2024. **For any questions regarding your IRA, please contact Saintina Robertson at (409) 988-1352.**



BENEFICIARIES

Naming a beneficiary on your accounts is not something you think about very often, but it is very important. To make sure this information is up-to-date; give us a call at 409-988-1300 to get your beneficiaries updated today.



PRIVACY NOTICES

Our privacy policy can be viewed on our website at www.sabinefcu.org/privacy. If you'd like a copy mailed to you, please contact us at (409) 988-1300.



CHRISTMAS CLUB ACCOUNT

With a Christmas Club savings account, you can save money all year long to make the next holiday season even brighter. It's simple to open and you'll earn interest on your balance each day! Just speak to one of our member service representatives.



CERTIFIED FINANCIAL COUNSELOR

Did you know? Sabine FCU has a certified financial counselor on staff who can assist with payment plans, budgets, credit building, and help you get your finances on track.

Michele Block, (409) 988-1321, mblock@sabinefcu.org

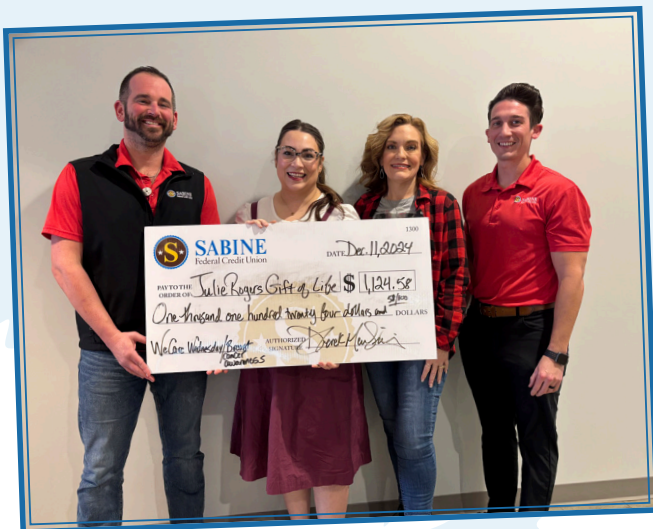
COMMUNITY INVOLVEMENT



Sabine FCU participated in the annual Scarecrow Festival with Shangri La Botanical Gardens.



Sabine FCU adopted and provided Christmas for seven kids through Orange Christian Services.



Sabine FCU presented The Julie Rogers "Gift of Life" Program with a check in the amount of \$1,124.58!



Sabine FCU participated in all local Christmas parades. We placed 3rd in the Bridge City Parade.



Sabine FCU hosted Trick or Treat at our Strickland Drive office for our Youth Club members!



Sabine FCU participated in the Sabine Chapter of Credit Unions 32nd Annual Kids Classic Golf Tournament benefiting the Children's Miracle Network in Southeast Texas!



Sabine FCU was a vendor and attended the BBB of SETX Professional Women's Conference.



Sabine FCU was a sponsor and participated in the first annual Bridge City Hot Air Balloon Festival.

CONGRATULATIONS TO OUR CHRISTMAS YOUTH CLUB GIVEAWAY WINNERS!





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
409.988.1300

Lobby Hours (Downtown Branch)

Monday - Friday: 8:00 a.m. - 4:30 p.m.

InstanTeller®

6020 W Round Bunch Rd.
Orange, Texas 77630

InstanTeller 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.

InstanTeller Drive-Thru Hours

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

Beaumont Branch

8255 Gladys Ave
Beaumont, Texas 77706
409.988.1300

Lobby Hours

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

InstanTeller 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
409.988.1300



2025 HOLIDAYS

Presidents' Day - Monday, February 17

Good Friday - Friday, April 18

Memorial Day - Monday, May 26

Juneteenth Holiday - Thursday, June 19

Independence Holiday - Friday, July 4

Labor Day - Monday, September 1

Veterans Day - Tuesday, November 11

Thanksgiving Day - Thursday, November 27

Thanksgiving Holiday - Friday, November 28

Christmas Holiday - Wednesday, December 24

Christmas Holiday - Thursday, December 25



FEATURED RATES

Autos	As low as 5.25% APR
Home Equity	As low as 5.75% APR
Boat	As low as 6.00% APR
Motorcycle/ATV	As low as 6.50% APR

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

*Rates subject to change without notice.