

SABINE FEDERAL CREDIT UNION

MONEY SENSE

WINTER 2026



**THANK YOU FOR VOTING US BEST
CREDIT UNION IN ORANGE COUNTY!**

SEE INSIDE:

Scholarship Applications • Community Involvement • Celebrating Credit Union Youth Month

EVENTS & IMPORTANT DATES

OUR 77TH ANNUAL MEETING IS AROUND THE CORNER



Tickets are available now for our annual meeting on **Monday, February 23, 2026, at 6:00 pm.** Join us for a presentation on our credit union's 2025 performance with a chance to win door prizes. *Dinner will NOT be provided; however, a light snack will be available.*

Pick up your free tickets at any branch today.

📍 **Bridge City Community Center | 105 Parkside Drive | Bridge City, Texas 77611**

GRADUATING SENIORS — 2026 SCHOLARSHIPS NOW AVAILABLE



Sabine FCU is proud to award twelve \$1,500 scholarships to local area high schools in Hardin, Jasper, Jefferson, Newton, Orange, and Tyler counties. Applications can be picked up at each school's counselor's office, at 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 in to Sabine FCU no later than March 27, 2026. To be eligible for any Sabine FCU scholarship, the applicant must be a member of Sabine FCU and in good standing.



CREDIT SENSE

Sabine is helping you make financial progress on all fronts. Credit Sense, which is free to enroll in and available through your online banking platform, now offers a way to calculate your debt-to-income ratio plus:

- Access to your Credit Score & Report
- Real-time Credit Monitoring Alerts
- Personalized Credit Score Action Plan
- Financial Checkup
- Credit Score Simulator & Goals
- Financial Education
- And More!

ENROLL IN E-STATEMENTS

Help the environment and declutter your home by signing up for e-Statements. **Enroll in your online banking portal and enjoy all your statements in one place!**



CELEBRATING THE RETIREMENT OF DARLENE JOHNSON

After an incredible 39-year career in the financial industry — including 34 years devoted to Sabine FCU — Darlene Johnson, Vice President of Teller Services, has officially retired.

Darlene began her journey with us as a Teller and steadily rose through the organization, holding several key leadership roles over the years. Her titles have included Assistant Vice President of Member Services, Vice President of Member Services – Main Office, and Vice President of Tellers and Member Services before ultimately stepping into her most recent role as Vice President of Teller Services.

Some of Darlene's fondest memories come from the laughter shared with both employees and members. She says she will deeply miss the coworkers who have become like family throughout her decades of service. As she enters retirement, Darlene looks forward to traveling, staying active, and finally having more time to read — something she truly enjoys. We will greatly miss Darlene and are deeply grateful for her unwavering dedication to Sabine FCU.

We wish her all the best as she begins this exciting new chapter.

MEMBER REMINDERS



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 by January 31, 2026. If members need an additional copy, there will be a \$5 fee per copy. There will be a separate mailing of the valuation of the fair market value of any IRAs. We strongly urge our members to keep the December 31, 2025, 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, 2026, to make deposits for tax year 2025.

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.



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. It's easy to get opened! Just speak to one of our member service representatives.



CERTIFIED FINANCIAL COUNSELOR

Did you know that Sabine FCU has certified financial counselors on staff that can help you with payment plans, budgets, credit building and getting your finances on track.

Michele Block | 409-988-1321 | mblock@sabinefcu.org

Sydney McGraw | 409-988-1365 | smcgraw@sabinefcu.org

Leotera Tiezeno | 409-988-1316 | ltiezeno@sabinefcu.org

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 for the entire month of 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 any 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 \$40 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 any branch).

COMMUNITY INVOLVEMENT



Sabine FCU participated in the Orangefield Christmas Parade



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



Sabine FCU participated in the LSCO Trunk or Treat event



Sabine FCU hosted Trick or Treating at our Strickland Drive office for our Youth Club Members



Sabine FCU adopted and provided Christmas for five children through Orange Christian Services



Sabine FCU presented The Julie Rogers "Gift of Life" Program with a check in the amount of \$1,160.00



Sabine FCU was the title sponsor and participated in The Kiwanis Club of Orange Christmas Parade



Sabine FCU presented Children's Miracle Network with a check in the amount of \$1,060.00



Sabine FCU participated in the 15th Annual Scarecrow Festival with Shangri La Botanical Gardens

CONGRATULATIONS TO OUR CHRISTMAS YOUTH CLUB GIVEAWAY WINNERS!



\$300 Visa Gift Card



NEX Playground



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.

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.

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.

InstantTeller Drive-Thru Hours

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

InstantTeller®

123 South Sixth St.
Orange, Texas 77630

InstantTeller Hours

Monday - Friday: 8:00 a.m. - 5:00 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.

Mailing Address

P.O. Box 3000
Orange, Texas 77631
409.988.1300



2026 HOLIDAYS

Presidents' Day - Monday, February 16

Good Friday - Friday, April 3

Memorial Day - Monday, May 25

Juneteenth Holiday - Friday, June 19

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 Holiday - Friday, December 25



FEATURED RATES

Autos	As low as 4.00% APR*
Home Equity	As low as 5.25% with 5.42% 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.



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Federal Credit Union



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(409) 988.1300

