SABINE FEDERAL CREDIT UNION

MONEY SENSE

JUNE 2026

WHERE WILL YOUR NEXT ADVENTURE TAKE YOU?

Hit the road with a **vacation loan** from Sabine!

RATES AS LOW AS 9.00% APR*

UP TO $4,000 FOR UP TO 24 MONTHS

* APR indicates Annual Percentage Rate. Monthly payment amount approximately $45.88 on $1,000 for 24 months at 9.00% APR. Loans available to qualified members only. Rates are subject to change without notice. Members can only have one vacation loan at a time. If a member has an open vacation loan, it must be paid in full before getting a new one. Vacation loans cannot be refinanced – meaning funds from a new vacation loan cannot be used to pay off an existing vacation loan.

SEE INSIDE: **Scholarship Winners** • **Sabine FCU Gives Back** • **Movie Days**

2026 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
Richard Johnson

1st Vice Chairman
Matt Chandler

2nd Vice Chairman
Raymond Bourgeois

Treasurer
Vergie Moreland

Secretary
Jon Barnette

Rebecca Johns

Randall Branch

Johnny Trahan

Duane Gault

2026 SUPERVISORY COMMITTEE

Sabine Federal Credit Union's Supervisory Committee 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 team 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.

Phyllis Brint - **Chairwoman**
Duane Gault - **Board Liaison**
Rebecca Dyer
Ricky McCall
Regius Guillory

GIVE YOUR BUDGET A BREAK THIS SUMMER.

Skip loan payments twice a year with Skip-A-Pay.
Contact a Member Service Representative today, to see if you qualify*.

*Skip-A-Payment is not available for CU MasterCard®, home improvement, home equity, home mortgage or land loans. Loans must be at least six months old and your account must be in good standing. Skip-A-Payments are subject to approval.

Skip-A-Payment does not adversely affect your credit. There is a limit to the number of months a loan may be skipped. Limited to only two skip-a-payments per calendar year and they cannot be consecutive months. A loan officer will contact you with the status of the request. $25 fee per loan."

SCHOLARSHIP WINNERS

High school graduation is an accomplishment and important milestone so we are excited to be able to help our local seniors! 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. We awarded a $1,500 scholarship to twelve graduating seniors from local high schools.

Bridge City High School

MAKENNA KNIGHT
Navarro College
Majoring in Business

Community Christian School

BEN BRITNELL
Lamar State College Orange
Majoring in General Studies

Deweyville High School

JAXON SLONE
Lamar University
Majoring in Chemical Engineering

Little Cypress-Mauriceville High School

ANNABELLE CLAYBAR
Stephen F Austin State University
Majoring in Communication Sciences and Disorders

Little Cypress-Mauriceville High School

KOLBI FOUNTAIN
Centenary College of Louisiana
Majoring in Biology

Little Cypress-Mauriceville High School

JENNA HUCKABY
Lamar University
Majoring in Communication & Public Relations

Nederland High School

BRADY HAILEY
Texas A&M Universtiy
Majoring in Aerospace Engineering

Orangefield High School

ALLY MONTZ
Lamar University
Majoring in Nursing

Orangefield High School

GRIFFIN THOMAS
Texas State University
Majoring in Exercise and Sports Science

Port Neches Groves High School

BETSEY MCINTYRE
Texas A&M University
Majoring in Biology

Vidor High School

SOPHIE BUCKLEY
Lamar University
Majoring in General Business

West Orange-Stark High School

ALEXANDER HICKMAN
Lamar University
Majoring in Chemical Engineering

SABINE FCU INVITES THE SCOTTIE SAVERS
AND CUT$ CLUB YOUTH MEMBERS

TO OUR MOVIE DAY!

SCOTTIE SAVERS:

TOY STORY 5 - SATURDAY, JUNE 20TH, 2026

9:30AM ACCESS TIME | **10AM** FILM START TIME

CUT$ CLUB:

SPIDER-MAN: BRAND NEW DAY

SATURDAY, AUGUST 1ST, 2026

9:30AM ACCESS TIME | **10AM** FILM START TIME

222 CINEMARK BEAUMONT 15 & XD

3855 Interstate 10 South, Beaumont, Texas 77705

SEATING IS LIMITED - RSVP IS REQUIRED

RSVP online at sabinefcu.org, by contacting Allison Mockenhaupt at 409-988-1374 or amockenhaupt@sabinefcu.org with the number in your party.

TIS THE SEASON
(FOR A MID-YEAR MONEY CHECKLIST)

As summer hits its stride, the idea of financially preparing for the holidays might feel overwhelming. Consider this: Money is the most cited source of stress during the holidays, with 58% of US adults worrying about overspending or not having enough money.

July is an ideal month to assess your financial picture and make mid-year adjustments that will help you cruise into the holiday months with fewer concerns. To make planning easier, here is a seven-item checklist you can use as your guide:

Review Your Budget

With a customizable budgeting worksheet or free app, identify areas where you may be overspending and eliminate costs or comparison shop if possible. Budgeting isn't about guilt, rather it is a way to ensure you're saving a little each month – ideally 10% of your income. Less still counts.

Automate Savings

Consider the "set it and forget it" approach to allocating savings so that when peak holiday spending season comes around, you've avoided (or at least minimized) high-interest credit card balances that can put a damper on the season and coming year. Look into opening a holiday-specific savings account at your financial institution and start saving now.

Strategize Debt Repayment

Review the balances and interest rates of your credit cards, loans, and other debts. Tackle high-interest payments first (so you're able to put more toward principal in the long run). Explore a debt management program that can help you eliminate debt faster.

Check Your Credit Report

Request a free copy of your credit report from AnnualCreditReport.com or log into your Sabine FCU online banking and enroll in Credit Sense for free, if you haven't already done so. Review the report for any inaccuracies or signs of identity theft. Dispute any errors you find, which could be a contributing factor to a lower score.

Revisit Investments

If you have any investment accounts, assess whether your allocations still align with your long-term goals and risk tolerance. Market conditions often change, and your investment strategy should account for these fluctuations.

Maximize Retirement Contributions

If you have a retirement account, check your contributions and see if you have any room in your budget to increase them. This especially applies if your employer offers matching contributions, as it's essentially free money. The sooner you invest, the more time your money has to grow.

Review Insurance Policies

Ensure that your health, auto, home, and life insurance policies still meet your needs. Life changes such as marriage, the birth of a child, or significant purchases might necessitate adjustments to your coverage or comparison shopping for more favorable rates.

Get Connected

Chat with a Sabine FCU Member Service Representative about what resources we offer so you can feel more confident as you approach peak spending season.

PROTECTING YOUR LOVED ONES FROM ELDER FRAUD

In 2022, Phyllis Wiseberg, a 90-year-old widow lost $20,000 when cybercriminals withdrew the money from her account. Her story, shared by the National Council on Aging, is devastating, but unfortunately not uncommon. Financial exploitation is a reality many seniors face, especially in the age of online scams. Here are actions you can take to help financially safeguard your loved ones.

What can I do to prevent elder fraud?

Communicate. In a post-pandemic world, it's easy to lose touch, but maintaining communication is key. Remind your loved ones to avoid disclosing personal financial details via email, phone, or text. Sign them up for the National Do Not Call Registry and have a candid conversation about the most common scams targeting seniors.

Designate trusted contacts. Connect with their financial institution for information on adding a trusted contact (or a view-only user) to their account - this is someone who can be contacted if there are questionable transactions taking place or if they can't be reached. This is a safer alternative to a joint account which allows someone to withdraw funds directly.

Monitor accounts. Vigilance is easier with tech support. Set up online tools designed to detect suspicious transactions, fraud, and identity theft. Some programs will walk you through reporting and recouping any losses that have occurred.

Appoint financial power of attorney. If your loved one becomes incapacitated, it's crucial that they be financially safeguarded. Bypass the standard power-of-attorney form and enlist the help of a lawyer to customize the form according to their needs, whether it's filing taxes or managing property. Free and low-cost options are available through the Eldercare Locator.

Vet caregivers. If you're seeking aid for healthcare or home management, hire someone through a bonded agency that utilizes a rigorous screening process. Be vigilant during the post-hire period as well—requesting updates regularly and observing in person when possible.

What can I do if elder fraud has occurred?

Alert your financial institutions. Contact your bank, credit union, or wire transfer service to request a cancellation or reversal of any fraudulent transactions if possible. At minimum, they can actively monitor their accounts. You can also alert the Social Security Administration and the major credit bureaus (Experian, TransUnion, Equifax) to limit damage incurred from instances of identity theft.

Report abuse. If you suspect your loved one is being exploited, report it to your local Adult Protective Services agency (which may have a different name depending on where they live.). APS connects to social service programs advocating on behalf of older and disabled adults who need assistance. You can also report abuse to their local District Attorney's office and request they prosecute the responsible party. If the fraud involved an online scam, report it to the Federal Trade Commission or the U.S. Postal Inspection Service (for mail scams.)

Offer support. Victims of financial exploitation often experience deep shame or grief. Be patient as they process their emotions and be vocal in your support while you help navigate next steps. Proactive gestures - like running errands or planning family events - can minimize stress.

Create a game plan. Consider setting up regular family meetings to address budgeting, bill payments, or any lingering financial concerns moving forward.

COMMUNITY INVOLVEMENT

2026 Annual Meeting

Mother's Day Facebook Giveaway Winner

Sabine FCU Participates in LSCO Spring Day

Sabine FCU Participates in Crawfish Bash Parade

Sabine FCU Partners with the
City of Pinehurst for Spring Shred Day

Sabine FCU Employees Help Clean Up
Orange in the Community Trash Off

Sabine FCU Employees Volunteer
with Adaptive Sports for Kids

Sabine FCU Employees
Volunteer at Stable Spirit

Sabine FCU Employees Bring Their Pets to Work Day

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, 2026, with your records. If they do not agree, please report any differences immediately to: Supervisory Committee, PO BOX 1382 Orange, TX 77631-1382.

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.

PHONE BEFORE YOU FLY

Be sure to call the credit union before traveling, especially internationally. 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!

UPDATED BUSINESS HOURS

Effective June 1st, all branch locations updated our lobby hours to 8:30 AM to 5:00 PM, Monday through Friday. For additional assistance, please contact your local branch or visit our website for the most up-to-date information.

SHARED BRANCHING

Sabine is a proud partner of the Shared Branching network. Shared Branching is a network of national credit unions that allows members of other credit unions to use their branches to conduct basic teller transactions. Visit sbonthego.com to find a participating credit union for easy access to your money wherever you go.

2026 EMPLOYEE ANNIVERSARIES

CONGRATULATIONS FOR MEETING THESE MILESTONES!

- Wanda McGraw | 30 YEARS
- Sharon Brown | 30 YEARS
- Kristen Placette | 15 YEARS
- Petra Lowe | 15 YEARS
- Heather Darby | 15 YEARS
- Kendall Calhoun | 5 YEARS

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.

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
409.988.1300

Lobby Hours
Monday - Friday: 8:30 a.m. - 5:00 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.

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

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.