

SABINE FEDERAL CREDIT UNION

OCTOBER 2026

MONEY SENSE



JOIN US FOR INTERNATIONAL
CREDIT UNION DAY

Thursday, October 15th
11:00 AM – 1:00 PM

SEE INSIDE:

Pictures With Santa • Christmas Loans • International Credit Union Day

THINGS TO KNOW

2027 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: Rebecca Johns, Raymond Bourgeois, or Duane Gault. *Please call us at 409-988-1300 for contact information.*

YOUTH CHECKING ACCOUNTS WITH DEBIT CARDS:

Great news for our younger members! Youth members ages 8 and older can now open a Youth Checking Account with a debit card. To open the account, a parent or legal guardian must be a joint owner and authorize the issuance of the debit card by signing on the account. Youth Checking Accounts offer many of the same convenient features as our standard checking accounts, helping young members learn how to manage money, make purchases responsibly, and build healthy financial habits. Please note that overdraft protection is not available on Youth Checking Accounts until the member reaches age 18. It's another great benefit of being a Scottie Saver or CUT\$ Club member and a smart way to start learning financial responsibility at an early age!

TAP TO PAY:

Enjoy the convenience of tap-to-pay with your new debit card. When your current card expires, it will automatically be replaced with a new tap-to-pay card. Or, if you would like to upgrade sooner, simply visit a branch to request a new tap-to-pay card for a small replacement fee.

HUNTING AND FISHING LICENSES:

Hunting and fishing licenses are available at our Strickland Drive and Bridge City locations! ***Free for active military**



PICTURES WITH SANTA

STRICKLAND DRIVE OFFICE

Tuesday, November 24th
2:00pm - 4:00pm



MAKE THE HOLIDAYS HAPPEN

Sabine is helping you fill the stockings, host the parties, and put a twinkle in their eyes with the help of a Christmas loan.

RATES AS LOW AS **16.00% APR*** UP TO \$1,200 FOR 12 MONTHS

*APR indicates Annual Percentage Rate. Monthly payment is approximately \$108.89 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 (6) months old with at least (3) months of direct deposit with Sabine FCU.



UNWAVERING STRENGTH, GUIDANCE, AND FINANCIAL SUPPORT.

Join us for International Credit Union Day on **October 15, 2026.**

This year's theme is *Cooperative Finance: A Steady Signal in a Noisy World*. 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 15, 2026.

DRIVE-THRU EVENTS 11:00AM - 1:00PM (Strickland Drive Office Only)

- **Free Food** — The Kiwanis Club of Orange will be onsite serving links and chips.
- **Document Shredding** — The Shred-It truck will be onsite for free document shredding.
- **Community Blood Drive** — LifeShare will be onsite for a community blood drive.
- **Giveaways** — A free gift will be given to all members.



WHAT'S HAPPENING AT OUR OTHER BRANCHES:

- **Free Popcorn and Giveaways** — At our Beaumont and Bridge City branches, stop by for some free popcorn and giveaways from 11:00AM – 1:00PM.

COMMUNITY INVOLVEMENT



Summer CUT\$ Club Movie Day - Superman



Summer Scottie Savers Movie Day - Toy Story 5



LCMCISD Convocation



WOCCISD Convocation



Beaumont ISD Convocation



Deweyville ISD Convocation



Kirbyville CISD Convocation



Orangefield ISD Convocation



Legacy Community Health
Back To School

BACK-TO-SCHOOL CONVOCATIONS

SABINE GIVES BACK RECIPIENTS

HUMANE SOCIETY OF SETX
May Recipient

ORANGE COUNTY RAINBOW ROOM
June Recipient

WOMEN'S CARE CENTER
July Recipient

FRIENDS HELPING FRIENDS
August Recipient



FATHER'S DAY GIVEAWAY WINNER!



SKIP-A-PAYMENT

Christmas is coming!

Take a break from your budget. Skip loan payments* twice a year with Skip-A-Pay. Learn more at SabineFCU.org/Borrow.

*Fee of \$25 per loan, per occurrence. Restrictions apply. See our website for full disclosure.



DON'T FORGET

INSTANTⁱTELLER[®]

Speak with a live Sabine FCU Teller!

ATM Convenience with a human touch. Experience banking with the latest technology at four of our locations. You'll get the quality of service you deserve, with the comfort you appreciate.

VISIT OUR ITMS:

 715 Texas Ave Suite A, Bridge City

 6020 W Round Bunch Rd, Orange

 8255 Gladys Ave, Beaumont

 123 South 6th St, Orange

YOUR PAYCHECK-TO-PAYCHECK HOLIDAY SURVIVAL GUIDE

The holidays should bring joy. However, when every trip to the grocery store or gas station feels more expensive than the last, the season can also bring a heavy dose of stress. **In 2025, 67% of Americans reported living paycheck to paycheck.** Even households with steady incomes are struggling to keep up with recent tariff increases, leaving little room for holiday travel, gifts, or hosting holiday gatherings.

Celebrating does not have to mean draining your savings or racking up credit card debt. With planning and budget-conscious choices – you can still enjoy traditions that matter.



"Over the River and Through the Woods"... on a Budget - Skip peak travel days: If you can, avoid flying or driving on the Wednesday before Thanksgiving or the weekend before Christmas – those days see the highest ticket prices and traffic. **Pack smarter:** Extra baggage fees add up quickly. Challenge yourself to fit everything into a carry-on (bonus: no waiting at baggage claim). **Road trip savings:** Carpool with family or friends heading in the same direction. Sharing fuel and toll costs makes a big difference. **Virtual visits:** Can't afford the trip this year? Plan a video call "holiday dinner" with family. You'll still connect – without the fuel costs.



Feast Without the Financial Hangover - Make it a potluck: Hosting does not mean you have to cook every dish. Ask guests to bring their favorite side or dessert – most people enjoy contributing. **Choose budget-friendly dishes:** Pasta bakes, chili, and casseroles feed a crowd without costing a fortune. **Set the mood with DIY décor:** A string of lights, some greenery, and candles go a long way. Pinterest has endless low-cost ideas. **Cut back on extras:** No one will notice if you skip matching napkins or table centerpieces. What they will remember is the feeling of connection.



Gifts That Don't Break Your Budget (or Your Spirit) - Secret shopper or gift swaps: Instead of buying for everyone, draw names so each person gives and receives one thoughtful gift. **Set a spending cap:** Agree as a family or friend group to keep gifts under \$20 or \$30. It keeps things fun and fair. **DIY presents:** Baked goods, homemade candles, or framed photos are heartfelt and affordable. **Give the gift of time:** Write a "coupon" for a free babysitting night, a homemade dinner, or a coffee date. These often mean more than store-bought items.



The Best Traditions Are Free - It's easy to feel pressure to "keep up" during the holidays. The best memories often come from shared traditions, not expensive purchases. Watching a classic holiday movie, taking a walk to see neighborhood lights, or baking cookies together costs little to nothing.



Wrap Up the Year with a Plan - Make a holiday budget: Decide how much you can afford to spend in total, then break it down into categories (travel, gifts, food). **Track spending in real time:** Use a budgeting app or your financial institution's online tools to make sure you are staying on track. **Start saving early for next year:** Even putting \$10 to \$20 per paycheck into a dedicated "holiday fund" can make a huge difference by the time next November and December roll around.

The holidays can be overwhelming when you are stretched thin, but you have support. Sabine Federal Credit Union offers helpful budgeting resources. And if debt is weighing you down, one of our partners, **GreenPath Financial Wellness** offers free financial counseling and a Debt Management Program that can lower interest rates and make monthly payments more manageable. You can reach out to a Member Service Representative to set up an appointment at **409-988-1300**.



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.

InstantTeller®

123 South Sixth St.
Orange, Texas 77630

InstantTeller® Hours

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

Bridge City Branch

715 Texas Ave. Suite A
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.

InstantTeller®

6020 W Round Bunch Rd.
Orange, Texas 77630

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.

Mailing Address

P.O. Box 3000
Orange, Texas 77631
409.988.1300



2026 HOLIDAYS

Veterans Day - Wednesday, November 11

Thanksgiving Day - Thursday, November 26

Thanksgiving Holiday - Friday, November 27

Christmas Holiday - Thursday, December 24

Christmas Day - Friday, December 25

New Year's Day - Friday, January 1, 2027



FEATURED RATES

Autos

As low as 4.00% APR*

Home Equity

As low as 5.25% 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.



SABINE
Federal Credit Union



SABINEFCU.ORG



(409) 988.1300

