

Spirit of America's Annual Meeting - Thursday, April 23, 2026



Mark your calendars for our upcoming Annual Meeting. It will be held on **Thursday, April 23, 2026** at the Isles Reception Hall located at 6232 Havelock Ave, Lincoln, NE. Tickets will go on sale in March and must be purchased by April 10th. The ticket cost per person will be **\$10** and will include a pizza buffet along with a salad bar and a non-alcoholic beverage. There will be a cash bar available. All members are encouraged to attend the meeting to hear about the financial condition of the Credit Union and to elect our volunteer Board of Directors.

The Annual Meeting will also be held virtually for those who will not be able to attend in person. By attending in person or virtually, you will receive a **"Wooden Nickel"** that can be used for an additional loan rate discount of .50% off of one new money loan opened in 2026. Certain restrictions apply. Ask for details.

Raffle Tickets \$1 each or 6 for \$5

We are selling raffle tickets to benefit Children's Miracle Network. The tickets will be sold in the office and at the Annual Meeting on April 23 where the drawings will be done. Winners do not need to be present to win.

<p>Chris Stapleton's All-American Road Show Nikki Lane</p>	<p>Two Tickets for Chris Stapleton Concert Pinnacle Bank Arena October 7, 2026</p>	<p>4 Nebraska Men's Baseball Tickets - May 9th \$75 Mellow Mushroom Gift Card \$25 Ivanna Cone Gift Card</p>	
<p>Deluxe Sirloin Pack: 4 Stuffed Baked Potatoes 4 Filet Mignon Burgers 4 Chicken Breasts 4 Pork Chops 4 Top Sirloin Filets 4 Carmel Apple Tartlets 2 lbs Beef Sirloin Tips</p>	<p>\$100 Kiewit Luminarium Gift Card \$75 Spaghetti Works Gift Card</p>	<p>Cuisinart 3-in-1 Pizza Oven, Grill & Griddle</p>	<p>City of Lincoln \$125 Golf Course Gift Card Titleist Golf Balls</p>

Privacy Notice - Your privacy is important to us!

Federal law requires us to tell you how we collect, share, and protect your personal information. We have not changed our privacy policy. You may review our policy and practices with respect to your personal information at Spiritofamericafcu.org or we will mail you a free copy upon request. Please call us at 402.467.1102.



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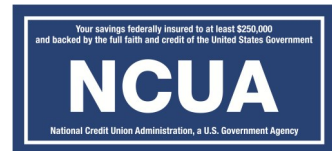
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April 2026 Edition



Office Closing
April 23-Closing @ 4:30 p.m.
for the Annual Meeting



Proudly serving Military, Federal, Postal Employees and their families.

Open Elections for Board of Directors

Want to join the team?



Call Cheryl at 402.467.1102 for an information packet and application to run for the Board of Directors.

Elections will be held at the April 23, 2026 Annual Meeting to fill two seats. The positions are open to members in good standing as of December 31, 2025.



Want to volunteer at the Credit Union? We have other committees you can also inquire about, and if interested fill out an application to be reviewed by the Board of Directors. We have positions currently available for the Supervisory Committee.

Debit Card Update: Tap Cards being released April 2026



At last years Annual Meeting, the Board of Directors asked the members in attendance what products they would like to make the Credit Union more competitive with other financial institutions. The resounding reply was tap debit cards. The Directors weighed the pros and cons and decided to implement this service. After getting the program approved with our vendor (it took awhile!), we have finished testing the cards. We are excited to announce that starting in April 2026, all renewal cards and new cards issued will be tap debit cards. If members would like to order a tap card before their renewal date, they can contact the office. There will be a \$10 fee to issue the card if you are

not in your renewal period. Tap cards cost us more to generate so the fee helps to offset the expense and keeps us within our budget. The tap cards offer more protection than the traditional chip cards. Benefits of the tap card are:

- ☆ **Security:** Each transaction generates a unique, one-time code that makes it extremely difficult for fraudsters to use stolen information.
- ☆ **Quicker Transactions:** Tapping is generally faster than inserting or swiping your card, allowing for quick, “tap-and-go” payments.
- ☆ **Reduced Fraud & Risk:** Since you are not swiping your card, it is less vulnerable to card-skimming devices.
- ☆ **Convenience:** Simply tap your card within an inch of the contactless symbol on the terminal. 
- ☆ **Widely Accepted:** Accepted at most merchants. Look for the contactless symbol.  For those merchants who do not have this newer technology, you can still insert your card and get the authorization with your chip.

“I Voted Today”



When does it pay to vote? When you apply for a loan at Spirit of America and give us your “I Voted Today” sticker from the voting booth! You’ll receive a .50% discount on any new money loan of \$5,000 or more*.

Exercise your democratic right and vote in the Primary Election, then stop by your Credit Union with your “I Voted Today” sticker May 12 to May 19, 2026 to receive a great loan rate! If you attended the Annual Meeting on April 23rd be sure to use your Wooden Nickel for an even greater discount of another .50%!

**Certain restrictions apply. See your Credit Union for details. Can only be combined with Annual Meeting Wooden Nickel promotion.*