

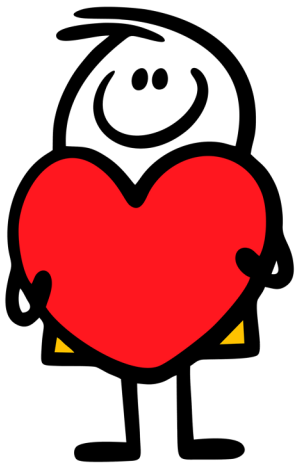
Finding a great rate shouldn't be as difficult as finding Bigfoot!



**Spirit of America FCU
is offering you up to
a 1%* discount on
any new money loan**
of \$10,000 or more!**

**Call Danielle or Cheryl @
402.467.1102 to apply today!**

*Annual Percentage Rate. Floor rates are in place and your rate cannot be below the floor rate. Floor rate as of August 1, 2025 is 2.50% for well qualified applicants. Floor rate will vary depending on credit score and may be higher. All loans subject to approval. Rates, terms and conditions subject to change and vary based on creditworthiness, qualifications and collateral conditions. **New money loans only. Minimum loan amount is \$10,000. Offer excludes all loans already financed at the Credit Union; share/certificate pledged loans; credit cards; and overdraft protection. Cannot be combined with any other offer (exclusion is "Wooden Nickel" from 2025 Annual Meeting attendees). The first payment due date may be extended up to 90 days from the date of funding for qualified loans. Interest accrues from the date of funding. Offer available from August 15 to September 30, 2025.



**LOVE your Spirit of America Federal Credit Union?
Don't keep us a secret from your fellow federal
employee co-workers and family members!**

**We're looking for new members to bring into the credit union family
and can't wait to share our great service and rates with them!**

**If you refer a new member who opens an account and a new money loan of \$10,000
or more within the first 90 days of opening their account you will receive \$100*!
An even better bonus - your co-worker or family member will receive \$250!**

*New Member: You are required to give us the name of the member who referred you so they receive their \$100. Offer ends December 31, 2025.

We look forward to helping you, your family and fellow Military, Federal and Postal employees with their financial success! Tell them the benefits you've received at Spirit of America FCU. We offer savings accounts, checking accounts, many services at no or a minimal cost and loans. Loan types we offer are:

- ★ Auto
- ★ Home Equity
- ★ Credit Card
- ★ Boats
- ★ Share/Certificate Secured
- ★ Personal
- ★ Motorcycles
- ★ RV's including travel trailers & 5th Wheels

**To open an account call Jackson or Amanda.
To apply for a loan call Danielle or Cheryl.**

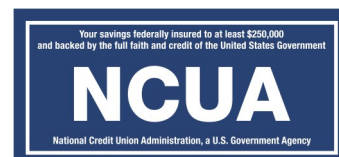


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August 2025 Edition

Office Closing

Monday, September 1 - Labor Day



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



Anything for Love - Romance Scams & Money Mules

Online romance scams are luring members into unknowingly becoming money mules. Under the guise of love, scammers use stolen information and photos from hopeful romantics to disguise themselves and launder money through financial transactions. Money mules add layers of recipients to the money trail which complicates law enforcement's ability to track the money from the victims to the fraudsters.

How they work

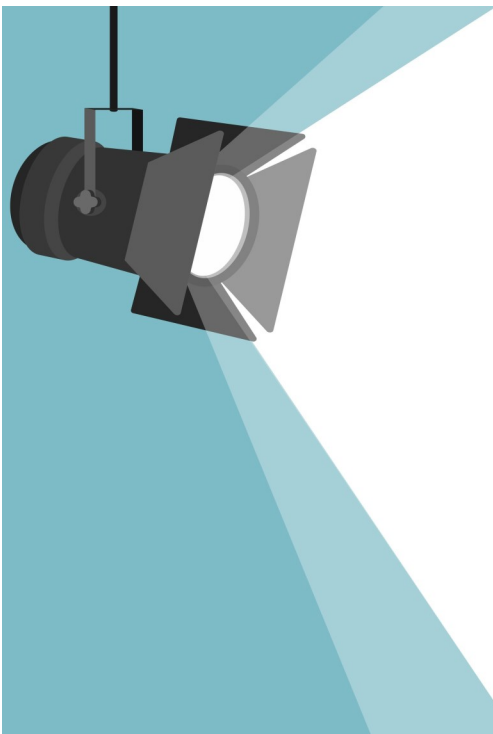
Most romance scams start with fake profiles on online dating or other social media sites created by stealing photos and text from real accounts. The scammers trick their victims into thinking they're someone they're not. For example, they may portray themselves as working on an oil rig, in the military or as a doctor with an international organization. The scammers quickly profess their love and tug at the victim's emotions with fake stories and their need for money. They often request money for reasons such as a plane ticket, or other travel expenses, and custom fees. Once trust has been established, the victim may be more easily convinced to send their sweetheart money, provide access to their financial accounts by sharing login credentials, and, in some cases, even launder funds for them.

Unfortunately, in most situations, the victim unknowingly becomes a money mule. A money mule is someone who transfers money illegally on behalf of others. After developing a trusting relationship, the fraudster convinces their victim to open a financial account, or use their existing account, under the guise of sending or receiving funds. Shortly after, the account is used to funnel money from any number of illegal activities. If the account is flagged by the financial institution, it may be closed, and the fraudster will either persuade the victim to open a new account elsewhere or move on and begin grooming a new victim.

Scammers will drain the victim of their life savings if at all possible. According to the Federal Trade Commission, consumers lost \$1.4 billion to romance scams in 2023. Three individuals involved in moving more than \$3.5 million for an overseas-based scam network were recently sentenced.

DO NOT become a victim!

If you meet someone online and they ask for money, this is a scam. Immediately cut all ties and contact with this individual. Block their information. Do not respond to them, they are very convincing and will try anything to make you believe they are not a scammer. If someone asks for your online banking credentials, this is a scam. Do not provide anyone with your online banking credentials. No one should be accessing your online accounts but you. If you provide your online banking details to anyone **contact the credit union immediately** so we can disable the access and protect you and your account.



Employee Spotlight!



Amanda

Amanda started working at the Credit Union in September of 2022. Amanda enjoys all things dogs, food and spending time with friends and family!

The thing she likes most about the Credit Union is seeing the joy from giving out dog treats from both the dogs and their humans! She is pictured with Anak - a visitor of the CU!



Brandon

Brandon started working at the Credit Union in March of 2025. Brandon enjoys watching UFC, playing basketball and Taco Bell®!

The thing he likes most about working at the Credit Union is interacting with familiar faces every day.