



Attention Pet Parents!

We are looking for pictures of your pets! We are starting to work on our 2027 Pet Calendar. We would love to have you email Amanda a picture of your pet (include your pet's name) for the calendar. We will be selling them to help raise funds for the Capital Humane Society! Please send pictures of your pets only - no humans in the pictures please! In your email indicate if you'd like to place an order for a calendar and how many so we can get your order added to the list.

Please send the pictures and pet names by September 30, 2026 to:
ahilligas@spiritofamericafcu.org



Proceeds benefit:



Attention Parents & Grandparents:

Do you have kids or grandkids who don't already have accounts with Spirit of America? Reach out to the office and get details so we can get accounts opened for our younger family members. We have partnered with My First Nest Egg© which provides financial literacy to our younger members. We will begin sending emails to parents/grandparents with materials to pass along to your child/grandchild to get them involved.

September is **National Preparedness Month**, and being prepared isn't just about flashlights and first aid kits - it's also about helping kids build smart money habits. This month's activity encourages families to talk about planning ahead, saving for unexpected expenses, and thinking through life's "what if" moments. Small conversations today can help build confident, financially prepared kids tomorrow.

Stop by Spirit of America to pick up this month's National Preparedness Month activity and continue the conversation at home.

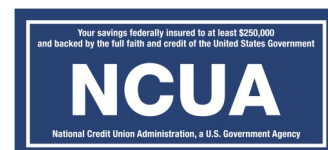


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Office Closings
October 12th
Columbus/Indigenous People Day
November 11th - Veterans Day
November 26th & 27th
Thanksgiving

August 2026 Edition

Follow us on social media:



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



"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
General Election, then stop by your Credit Union
with your "I Voted Today" sticker November 3 to
November 10, 2026 to receive a great loan rate!
If you attended the Annual Meeting on April 23,
2026 either in person or virtually, 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.*

Coming Soon Shred Day 365!

This Fall we will be trying something new with our
shredding event! This will be a user-friendly, easy way
to shred your important documents. You will start by
downloading an app to your phone. Once you've
downloaded the app you will be directed to the clos-
est kiosk location. You will scan your app, receive a
bag to take home to fill with all the items you need
to have destroyed. You'll then return to the kiosk to
deposit your items into the machine. You will be able
to do this on your time, instead of visiting the Credit
Union office. Once your papers are destroyed you
will receive a certificate of destruction. We are hoping
with this more convenient way of shredding more
members will get to take advantage of this service.
We will provide you with more information once the
event gets closer so check our website for updates!

Are ads on social media vetted or checked for scams? Here's what to know.

Social Media Ads Can Trick You



**Influencer promos
Fake stores
Verify before you buy**

You're browsing your social media feed when an ad grabs your attention mid-swipe: that
designer bag you've been dreaming of is 50% off for a limited time only! You're dying to get
your hands on one, so you don't think twice about clicking on the ad. Why would you? The ad
is right there in your feed and it looks real, so you trust that it's legit. But it might not be. That's
because social media platforms don't always thoroughly vet the ads you see or the advertisers
behind them.

Unfortunately, scammers are taking advantage of that, and some consumers are paying the
price. According to an FTC data spotlight, in 2025, people reported losses of more than \$95
million to scams that started when they ordered something after seeing an ad on social media.
And since a lot of people don't report scams, real losses are likely much higher.

How to avoid fake or scam ads on social media

Because ads on social media aren't always thoroughly vetted by platforms, it's a good idea to check out the company
before you buy based on an ad or post. Look online for its name plus "scam" or "complaint".

Anyone can pay to place ads in your social media feed - including scammers impersonating real brands, selling knock-off
products, or touting a program to teach you how to invest and beat the stock market. And they can show you personal-
ized ads based on your online activity like your interests and shopping habits. (Federal Trade Commission 08/10/26)

Mission Statement

We, the employees and volunteers of the Spirit of America Federal Credit Union, are the foundation
of its success. Working together, we strive to understand, support and serve our members by
promoting financial well-being and providing responsible financial solutions that meet their needs
while maintaining a safe, sound, and sustainable financial structure. Through teamwork, innovation,
and a strong commitment to member service, we build lasting relationships and ensure the long-term
success of the credit union for the benefit of its member-owners.