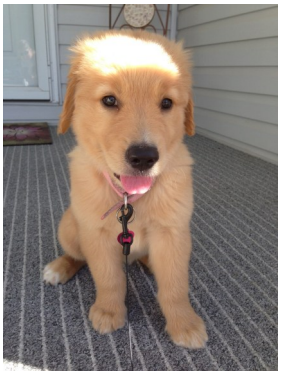
Summer vacation is almost over! It's Back to School season!! We're asking parents to bring in your kids so they can show off their new backpacks for the upcoming school year. For those that stop in with their backpacks we'll be giving you a magnetic picture frame so you can put in their back to school picture. The kids will get a bookmark and a small gift for stopping in to show us their backpack. Stop in during the month of August - we can't wait to CU!

Thank you to all the kids who participated in our Youth Week 2026 in July! We had a great turnout and there is a lot of new artwork on display for all the members to see. We have some great artists out there who have showed off their amazing coloring skills! Be sure to stop in and see them as they will be on display in August.

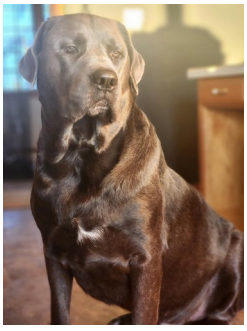
Do you have kids or grandkids who don't already have accounts with Spirit of America? Reach out to the office and get details so we can get accounts opened for our younger family members. In July, youth members were mailed a coloring sheet along with a word search puzzle to complete. We picked winners for the coloring contest and winners for those who completed the word searches. We have also 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. Be on the lookout for an email in August!

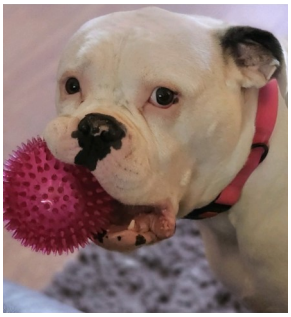


Attention Pet Parents!

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 1, 2026 to:
ahilligas@spiritofamericafcu.org





Proceeds benefit:

CAPITAL Humane Society
HELPING PETS FIND THEIR PEOPLE

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August 2026 Edition

Office Closing
September 7 - Labor Day

EQUAL HOUSING LENDER

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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

Remote Deposit Capture

With Remote Deposit through our Digital Banking app, you can snap a picture of your check and deposit it directly into your account without visiting the Credit Union office! To request this service, there is an application you will need to complete. All owners of the account are required to sign the application and approval is required before the service will be added to your account. There are limitations on the dollar amount, number of deposits and what type of items we will accept. A restrictive endorsement is also required. To request this service, please either call or stop by the office to complete the application form.

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 closest 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 watch your statements!

How To Spot A Scam - How Someone Asks You To Pay

Let's say someone contacts you unexpectedly and says you have to pay to fix a problem, get a prize, or something else. But then they say the **only** way to pay is by bank transfer, wire transfer, cryptocurrency, payment app or gift card. Well, reports to the FTC show that's a scam.

Last year, people reported the largest losses - more than $4 billion in total - to scams where they paid with bank transfers and cryptocurrency. Many of these were to scammers impersonating a government agency, a well-known business, or a combination of both. While the details of the scam and how they contact you change, they always ask you to pay in ways that make it difficult to get your money back. Anyone who says you can only pay in these ways is probably a scammer.

To help protect yourself from scams:

- **Never send money to anyone who says you can only pay with a specific payment method, no matter what reason they give you.**
- **Check it out.** Search online for the name of the company or person and words like "review", "scam", or "complaint". See what other people are saying.
- **Pay by credit card whenever possible.** Credit cards offer more protections and give you the option to dispute the charges.
- **Don't delay if you paid a scammer.** Contact the company you used to send money right away. Tell them it was fraud. Ask if they can stop or reverse the transaction and give you your money back. See more advice at ftc.gov/scams.

If you spot a scam, report it to the FTC at: ReportFraud.ftc.gov

(Federal Trade Commission Consumer Advice July 22, 2026)