



Skip A Payment

"Skip a Payment" - A program designed to allow our borrowers to skip one loan payment every 12 months! Many of our members choose the Winter months because of extra Christmas expenses. Call 402.467.1102 or stop by 325 North 52nd Street.

Certain restrictions apply. All individuals who signed the original loan documents must sign the request. Loan types not eligible are: One Pay Share or Certificate Secured, Overdraft Protection, Real Estate (home equity) or Credit Cards. The cost is \$25 per loan payment skipped and the fee will not reduce the loan balance. The loan must be current and in good standing. Interest will continue to accrue during the month skipped and the loan will be extended beyond the contracted maturity date.



Building Remodel

Thank you for your patience during the remodel. We have had to have some unexpected closures both in the lobby and at the drive thru during this process. We are thankful for all the members cooperation and appreciate everyone who has stopped in and have given positive feedback to the changes we are undergoing. We are hoping to wrap up the project by the end of 2025.

Please continue to watch for updates on our website and Digital Banking if we have to have any further lobby closings.

Tis the season to be jolly!



You choose the reason!

~ Before/After Christmas Bills ~

~ Winter Vacation ~

~ Home or Car Repairs ~

~ and more!

Loan promotion available

December 1, 2025-January 31, 2026

*APR = Annual Percentage Rate. Certain restrictions apply, see Credit Union for details. All loans subject to approval. Rates, terms and conditions subject to change and vary based on creditworthiness and qualifications. New money loans only. Must qualify for personal allowance. Final rate is based on credit score. Maximum loan amount is \$3,500. Payment example: \$3,500 personal loan with a 12 month term at 2.90% APR would have monthly payments of approximately \$296.28 per month. Cannot be combined with any other offer. Offer excludes all loans already financed at the Credit Union. Offer available December 1, 2025 to January 31, 2026.

**SPIRIT OF
AMERICA**
FEDERAL CREDIT UNION



325 N 52 St
Lincoln NE 68504
402.467.1102
Spiritofamericafcu.org



December 2025 Edition

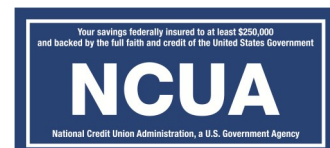
Office Closings

December 24 - Christmas Eve

December 25 - Christmas Day

January 1 - New Years Day

January 19 - Martin Luther King Jr Day



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



Protect the things that matter most. Consider Debt Protection with Life Plus - before the unexpected happens.

Debt Protection

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Debt Protection, which may cancel your loan balance or payments up to the contract maximums in case of:

- **Involuntary unemployment** - a covered job loss occurs
- **Disability** - a covered disability occurs due to illness or injury
- **Death** - protected borrower passes away

Life Plus

For additional protections, Life Plus can extend your Debt Protection to address a wide range of circumstances, giving you the reassurance of knowing you've taken steps to help secure your finances.

- Accidental dismemberment
- Hospitalization or family medical leave
- Terminal illness
- Death of a non-protected dependent

Take a step toward financial security. Ask Dannielle or Cheryl about Debt Protection today.

Please contact your loan representative or refer to the contract for a full explanation of the terms. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

Disclosure: Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the contract for a full explanation of the terms. You will receive the contract before you are required to pay for Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.



2026 Wall Pet Calendars - \$12 each!

The calendars will be in soon! Contact the office to place your order.

Proceeds will be donated to the
Capital Humane Society.

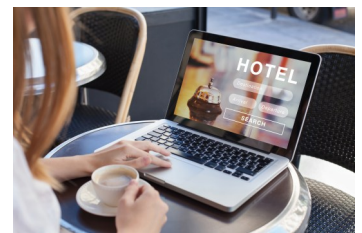


Debit Cards - What you need to know

Are you planning a trip? Did you know that you **cannot** use your Spirit of America FCU Debit Card for reservations for car rentals and hotel reservations?



The reason you cannot use your debit card to make reservations for them is due to the holds the merchants place on your debit cards. When you make a reservation, a hold for a large dollar amount is placed on your card. This restricts you from accessing the funds in your checking account. The holds are placed for a certain period of time, but usually come off before you have checked out of your hotel or returned your rental car. When the merchant sends through your purchase amount, the funds may all ready be gone, causing an overdraft in your account.



It is always safer to use a credit card to rent a car and book a hotel stay. Credit cards have more security features and it doesn't restrict your checking account and place unnecessary holds on your funds. So remember, any time you are traveling be sure to take a credit card with you to keep your checking account safe and to make those purchases.