



It is a **New Year** and we have a **New Look** because our remodeling project is complete. To thank you for your patience, we would love to help you get yourself into a **New Rate**. Are you wanting to purchase a new vehicle? Is the rate you have on your current auto loan elsewhere higher than our rates? Are you ready to tackle those lingering home improvements that you have been putting off? Ready to book your dream vacation? We can help with all of this. **All new money loans of \$10,000 or more are being discounted up to 1.00%\* now through February 28, 2026. Our loan rates are some of the lowest in town so don't hesitate and take advantage of the promotional discount and start your 2026 off right!**

\*Annual Percentage Rate. 1.00% discount includes: .50% for loan promotion; .25% discount for having a current SAFCU loan; and .25% for automatic payment. Floor rates are in place and your rate cannot be below the floor rate. Floor rate as of January 1, 2026 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. 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. Promotion dates: January 19 to February 28, 2026.

## Spirit of America Supports our Members with the David J. Spatz Memorial Scholarship

Spirit of America serves members of all ages, assisting them to achieve financial success. For those striving to earn a college degree, we take pride in offering our David J. Spatz Memorial Scholarship!

### Here are the eligibility details:

- Applicants must be a Credit Union member with a satisfactory account as of December 31, 2025.
- Enrolled in an undergraduate or associates degree program with an accredited college.
- Verifiable college enrollment documentation.

### Scholarships to be awarded: Timeframe:

**1<sup>st</sup> place: \$1,000.00**      **Open Date:** 2/01/2026  
**2<sup>nd</sup> place: \$750.00**      **Close Date:** 3/31/2026  
**3<sup>rd</sup> place: \$500.00**



**Subject:** Check our website for the subject. Will be posted on February 1st

**Essay Length:** Maximum of 500 words

**Eligibility:** Participant has a GED or high school diploma and is enrolled or plans to enroll in college (junior, community, state or university) in the calendar year 2026. Participant **MUST** be a member of Spirit of America Federal Credit Union as of December 31, 2025. Credit Union employees, volunteers and their immediate family members are eligible as "blind judging" is utilized.

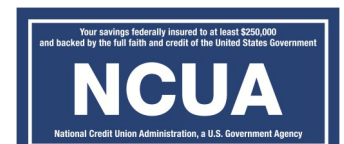
**Winners Announced:** Scholarship winners will receive free tickets to the Credit Union's Annual Meeting (April 23, 2026) when their "Certificate of Award" will be presented. Scholarship funds will be paid directly to the college the student is enrolled during 2026.

Contact us for details 402.467.1102 or visit [www.spiritofamericafcu.org](http://www.spiritofamericafcu.org).



325 N 52 St  
Lincoln NE 68504  
402.467.1102  
[Spiritofamericafcu.org](http://Spiritofamericafcu.org)  
**February 2026 Edition**

**Office Closings**  
**February 16 - Presidents Day**



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

# Did you purchase a new vehicle in 2025?

Refer to last month's insert for details about a possible tax deduction for the interest you paid. You can visit the IRS's website or consult a tax advisor for all the details. **Your Spirit of America FCU statement will show your year-to-date interest paid on your loans. Use this when you are preparing your 2025 taxes.**



Spirit of America is inviting members to make donations to deliver a care package for Nebraska's men and women deployed overseas. **Please drop off donations by March 31st in the Credit Union lobby, 325 N 52 St.**



Individual Snacks: ★ Chips ★ Chex Mix  
★ Cheez-It's ★ Mini Donuts ★ Twinkies  
★ Cheese & Crackers ★ Little Debbie Treats  
★ Munchies Snack Mix ★ Candy Bars  
★ Peanut Butter & Crackers

Larger shareable snack items: ★ Pub Mix  
★ Animal Crackers ★ Cheeseballs ★ Goldfish Crackers

Personal Items: ★ Dude Wipes ★ Disposable Razors

## Credit Union Imposter Scams

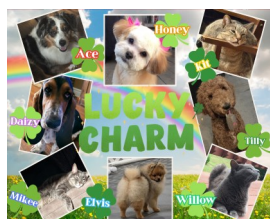
It seems everyone is receiving phone calls; text messages and emails where fraudsters are attempting to appear they are affiliated with your financial institution. Red flags to watch out for are:

☑ Spirit of America will never ask you to move money to protect it by transferring it to a third-party account elsewhere.

☑ We will never ask you for a code or PIN. If someone is claiming to be a CU representative and asks for any codes, hang up immediately.

☑ Don't act under extreme pressure. Scammers will want you to panic so you don't think clearly. If the caller is pushing you to take action immediately it is likely a scam, hang up immediately.

Never trust caller ID. Call us at 402.467.1102 to confirm we are calling you.



# 2026 Calendars \$12 each!



# Limited Quantity Get yours today!



Thank you to all the members for sending in pictures of your pets so we could create the 2026 Pet Calendar! We have had a great response to them and have placed an additional order for those who still want to purchase one. Please call in to reserve your copy or stop by the office to pick it up. We hope to make this an annual item, so pet parents start taking those pictures and email them to the office along with your name and your pets name. All pictures can be sent to: [ahilligas@spiritofamericafcu.org](mailto:ahilligas@spiritofamericafcu.org). Proceeds from the sale of the calendars will go to the Capital Humane Society.