

Declare Your Independence from High Rates!

Open a new money secured loan of \$10,000 or more for a
36 month term and your rate could be as low as **2.50% ***!

Offer available from June 15, 2026 to July 31, 2026.

Eligible loan types:

- **New/Used Autos**
- **Boats**
- **Motorcycles**
- **Travel Trailers/5th Wheels**
- **Home Equity**

Longer terms are available and
have discounted rates!

*See back for details.

**SPRIT OF
AMERICA**
FEDERAL CREDIT UNION



325 N 52 St
Lincoln NE 68504
402.467.1102
Spiritofamericafcu.org

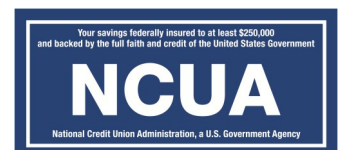
Follow us on social media:



July 2026 Edition



Office Closing
July 3 - Independence Day



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

Youth Week July 20th - 24th

We have partnered with My First Nest Egg®. They provide our youth members with fun activities while teaching kids smart money habits. We have a free activity book in the office so stop by and pick one up!

Youth Week is coming July 20th – 24th. All youth accounts will receive a mailing letting you know about all the fun activities planned for that week. We encourage our youth members to stop by and make a deposit to their account and they will receive a goodie bag. If they deposit at least \$10, they will be eligible to spin the prize wheel! Some of the prizes include a movie gift card; an ice cream gift card; a \$5 deposit to their account; and other fun prizes.

There will also be a coloring contest and a “What is a Credit Union” word search. All youth accounts can participate and winners will receive a \$25 deposit to their account. Just be sure to get them returned no later than July 27th.

We are looking forward to celebrating Youth Week and can't wait for you to get involved with your Credit Union!



Have a check to deposit - but can't come to the Credit Union office?



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.

*Annual Percentage Rate. Floor rates are in place and your rate cannot be below the floor rate. Floor rate as of June 1, 2026 is 2.50% for well qualified applicants. Payment per \$1,000 at 2.50% is \$28.87. For vehicles over 100,000 miles the interest rate increases by 1.00%. 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 2026 Annual Meeting attendees for loan terms exceeding 36 months). For members financing over 36 months with the minimum \$10,000 new money loan, you will receive a .50% discount off of our current rates for up to a 1% discount off of our current rates. The total 1% discount includes the .50% discount and the member relation discounts of .25% for having a current loan with Spirit of America and .25% discount for automatic payment. 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 June 15 to July 31, 2026.