

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.

**SPIRIT OF
AMERICA**
FEDERAL CREDIT UNION



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Spiritofamericafcu.org

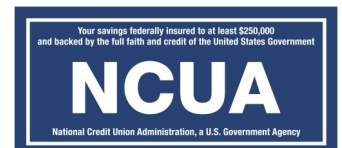
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June 2026 Edition



Office Closing
June 19 - Juneteenth
July 3 - Independence Day



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

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.

Youth Week July 20th - 24th



Hey Kids! Watch your mail for details about Youth Week. We want you to get involved with your Credit Union. Stop by the office between July 20th and July 24th, make a deposit and you'll receive a prize!

Don't get scammed by Ai

Police have been made aware of calls being received from scammers using Ai technology to clone voices, making phone scams more convincing. They can mimic the sound of people you know, creating a sense of urgency and playing on emotions. How to protect yourself:



- **Don't panic:** Scammers rely on urgency. Take a breath and don't feel pressured to act immediately if receiving one of these calls.
- **Verify the caller's identity:** Hang up and call the person on a legitimate phone number you have for them. Do not call back the number that just called you.
- **Ask a personal question:** A scammer will not know the answer to a question that a real loved one would know.
- **Be wary of unusual requests:** If they ask for money, transfer or especially gift cards these are common scammer tactics.

If you think you've received an Ai voice scam report it to the Federal Trade Commission at: [Reportfraud.ftc.gov](https://www.reportfraud.ftc.gov) and inform family and friends about the potential scam.

*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. 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.