

# 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: **What is a dollar worth?**

**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).

## Open Elections for Board of Directors



## Want to join the team?

Call Cheryl at 402.467.1102 for an information packet and application to run for the Board of Directors.

Elections will be held at the April 23, 2026 Annual Meeting to fill two seats. The positions are open to members in good standing as of December 31, 2025.

Want to volunteer at the Credit Union? We have other committees you can also inquire about, and if interested fill out an application to be reviewed by the Board of Directors. We have positions currently available for the Supervisory Committee.



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

## Follow us on social media:



March 2026 Edition



**Office Closing**  
April 23-Closing @ 4:30 p.m.  
for the Annual Meeting



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

# Spirit of America's Annual Meeting - Thursday, April 23, 2026



Mark your calendars for our upcoming Annual Meeting. It will be held on **Thursday, April 23, 2026** at the Isles Reception Hall located at 6232 Havelock Ave, Lincoln, NE. Tickets will go on sale in March and must be purchased by April 10th. The ticket cost per person will be **\$10** and will include a pizza buffet along with a salad bar and a non-alcoholic beverage. There will be a cash bar available. All members are encouraged to attend the meeting to hear about the financial condition of the Credit Union and to elect our volunteer Board of Directors.

The Annual Meeting will also be held virtually for those who will not be able to attend in person. By attending in person or virtually, you will receive a **"Wooden Nickel"** that can be used for an additional loan rate discount of .50% off of one new money loan opened in 2026. Certain restrictions apply. Ask for details.

## Raffle Tickets \$1 each or 6 for \$5

We are selling raffle tickets to benefit Children's Miracle Network. The tickets will be sold in the office and at the Annual Meeting on April 23 where the drawings will be done. Winners do not need to be present to win.



**Two Tickets for  
Chris Stapleton Concert  
Pinnacle Bank Arena  
October 7, 2026**



**4 Nebraska Men's Baseball Tickets - May 9th**  
**\$75 Mellow Mushroom Gift Card**  
**\$25 Ivanna Cone Gift Card**



**Deluxe Sirloin Pack:**  
**4 Stuffed Baked Potatoes**  
**4 Filet Mignon Burgers**  
**4 Chicken Breasts**  
**4 Pork Chops**  
**4 Top Sirloin Filets**  
**4 Carmel Apple Tartlets**  
**2 lbs Beef Sirloin Tips**



**\$100 Kiewit Luminarium  
Gift Card**



**\$75 Spaghetti Works  
Gift Card**



**Cuisinart 3-in-1 Pizza  
Oven, Grill & Griddle**



**City of Lincoln  
\$125 Golf Course  
Gift Card**  
**Titleist Golf Balls**

## How to handle unexpected calls that claim your money is at risk



Your phone rings and what the caller says next sends you into a panic. They claim there is fraud on your card or someone has hacked into your credit union account. Your adrenaline is pumping and your mind is racing and they say they want to help. Should you trust them? No – you should not. They might know things about you like your name and your address and they may even know about your accounts. That doesn't mean they can be trusted because scammers can buy or steal this type of information to make their lies more believable. **What should you do?**

- ◆ Get some basic details like what financial institution they are calling from and what the problem is and then hang up. Yes - hang up.
- ◆ Verify their story by contacting the financial institution or credit card company yourself. Do you even have an account relationship with them? If so, contact them by using the phone number on a recent statement or on the back of your card. Do not rely on caller ID because scammers can spoof the phone number that shows to make the call look legitimate.
- ◆ Always talk to a trusted friend or family member. No legitimate fraud department will ever tell you to keep the call a secret.

No matter who says they are calling, never share your personal or account information and **never grant anyone remote access to your phone or computer.**