



Building Remodel

We are excited to let you know that the credit union remodeling project has started! Please excuse the dust and dirt while this project is underway. There may be additional days where the Credit Union lobby may need to be closed with drive thru service only being available. **We may need to close both the lobby and drive thru on Monday, November 10th due to construction and rewiring.** Please watch for updates on our website and Digital Banking. We will do our best to post updates on our website on the days the lobby will be closed. We look forward to the coming changes and hope you will stop in once the renovation is finished to see the completed project! We appreciate your understanding and cooperation during the remodel process.

Debt Protection with Life Plus - Your safeguard against the unexpected Do everything you can to take care of the ones you love.

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
- Terminal illness
- Hospitalization or family medical leave
- 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.



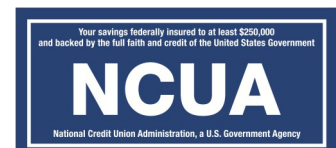
325 N 52 St
Lincoln NE 68504
402.467.1102
Spiritofamericafcu.org

Office Closings

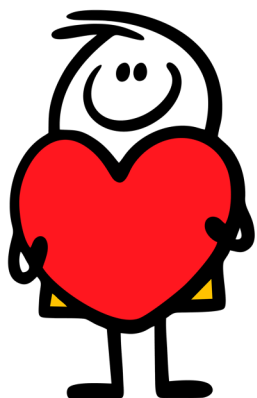
November 10 - We may be closed due to construction & rewiring. Check our website for details.
November 11 - Veterans Day
November 27 & 28 - Thanksgiving
December 24 & 25 - Christmas
January 1 - New Years Day



November 2025 Edition



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



LOVE your Spirit of America Federal Credit Union? Don't keep us a secret from your fellow federal employee co-workers and family members!

**We're looking for new members to bring into the credit union family
and can't wait to share our great service and rates with them!**

**If you refer a new member who opens an account and a new money loan of \$10,000
or more within the first 90 days of opening their account you will receive \$100*!**

An even better bonus - your co-worker or family member will receive \$250!

*New Member: You are required to give us the name of the member who referred you so they receive their \$100. Offer ends December 31, 2025.

We look forward to helping you, your family and fellow Military, Federal and Postal employees with their financial success! Tell them the benefits you've received at Spirit of America FCU. We offer savings accounts, checking accounts, many services at no or a minimal cost and loans. Loan types we offer are:

- ★ Auto
- ★ Home Equity
- ★ Credit Card
- ★ Boats
- ★ Share/Certificate Secured
- ★ Personal
- ★ Motorcycles
- ★ RV's including travel trailers & 5th Wheels

To open an account call Jackson or Amanda.

To apply for a loan call Dannielle or Cheryl.

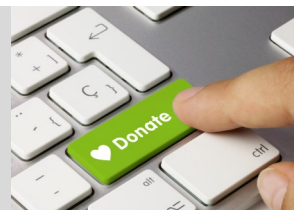
Before you donate, find out where the money is going

Would you donate to a cause if the fundraiser lied about how the money would be spent? Probably not. Spot an ad for a charity you want to donate to? Here's how to find out whether it's legit and will support programs you care about:

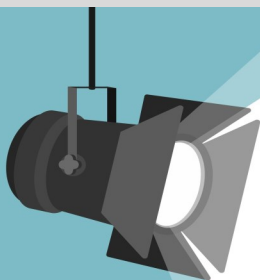
Do some research. Search the charity's name plus "complaint," "review," "rating," or "scam." If you're looking to donate through a crowdfunding page, do some research to find out who's behind the crowdfunding request. Do a reverse image search of photos used on the campaign page to see if they are associated with names different than those on the campaign website.

Pay by credit card. It is safer and if a charity insists you pay by wiring money, with cryptocurrency, a payment app, or a gift card, that's a scam.

Check out the charity's website. Find out how much of your donation will go directly to support the programs you care about. If you can't find detailed information about a charity's mission and programs, walk away. (FTC September 2025)



Employee Spotlight!



Sierra

Sierra started working at the Credit Union in May of 2025. Sierra enjoys painting/art; yoga; going for runs with her dog Willow and hiking/nature.

The thing she likes most about the Credit Union is getting to create relationships with the members that come in frequently.

Cade started working at the Credit Union in July of 2025. Cade enjoys watching sports and being around his family and friends.

The thing he likes most about the Credit Union is the interactions with members and getting to know them.



Cade