



Building Remodel

We are excited to let you know that the credit union will be undergoing some remodeling. Work is scheduled to begin on October 10th. **We will be closing at noon on Friday, October 10th so the existing teller line and the flooring can be removed and replaced.** Please note there will be additional times when the Credit Union lobby may need to be closed with drive thru service only being available. We will do our best to post updates on our website to let you know when 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.



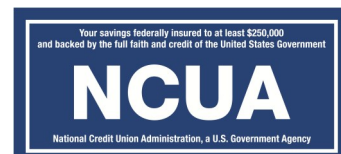
325 N 52 St
Lincoln NE 68504
402.467.1102
Spiritofamericafcu.org

Office Closings

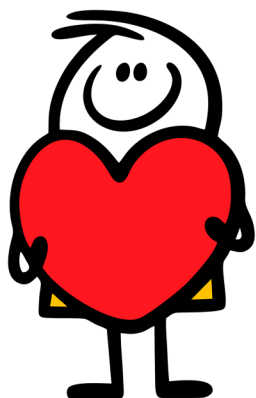
October 10 - Closing @ Noon for building interior demo remodeling
October 13 - Indigenous People Day
November 11 - Veterans Day

We may be closed on Monday, November 10th for additional remodeling where the staff would not be able to be in the building.
Please check our website for updated details.

October 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!

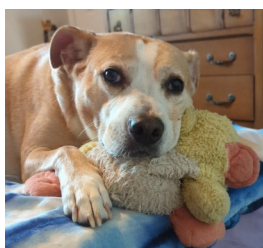
*New Member: You are required to give us the name of the member who referred you so they receive their \$100. Offer ends December 31, 2025.

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.

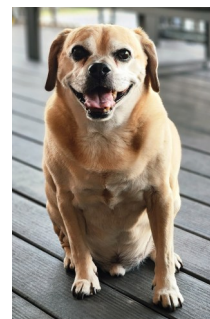
To apply for a loan call Dannielle or Cheryl.



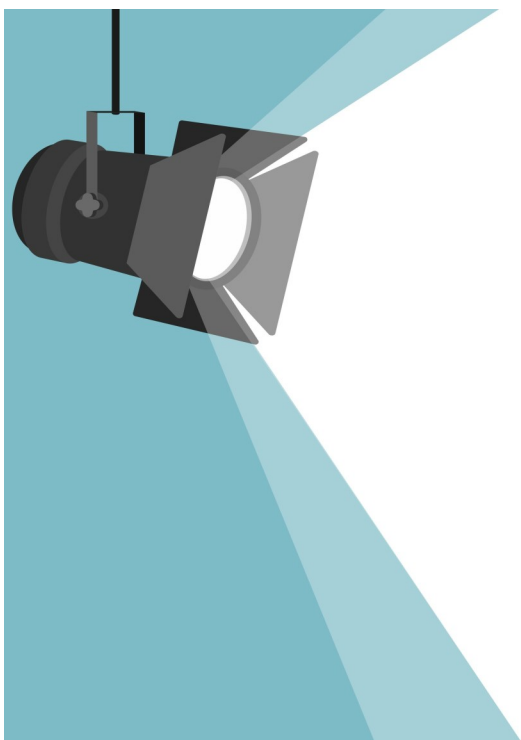
Lincoln

Attention Pet Parents!

We are looking for pictures of your pets! Whether they are furry, feathered or living in a cage, we want them all! We would love to have you email Amanda a picture of your pet (include your pet's name) for a calendar we are creating. We will be selling the calendars for \$12 each. Please let us know if you'd like to purchase one. The funds raised will be donated to the Capital Humane Society! Please send pictures of your pets only - no humans in the pictures please! They can be emailed to: ahilligas@spiritofamericafcu.org by October 15, 2025.



Opie



Employee Spotlight!



Alanna

Alanna started working at the Credit Union in September 2023. Alanna enjoys playing Dungeons and Dragons with friends, looking for treasures at an antique store, and spending time with her husband Elliott and two cats, Fig and Floyd.

The thing she likes most about working at the credit union is getting to know the members, and help with planning Credit Union events.