



When does it pay to vote?

When you apply for a loan at Spirit of America and give us your "I Voted Today" sticker from the voting booth!

You'll receive a .50% discount on any new money loan of \$5,000 or more*

Exercise your democratic right and vote in the General Election, then stop by your Credit Union with your "I Voted Today" sticker November 3 to November 10, 2026 to receive a great loan rate! If you attended the Annual Meeting on April 23, 2026 either in person or virtually, be sure to use your "Wooden Nickel" for an even greater discount of another .50%! **Certain restrictions apply. See your Credit Union for details. Can only be combined with Annual Meeting Wooden Nickel promotion.*



Apply for a **personal new money loan up to \$3,500**, twelve month repayment plan, at an interest rate **as low as 2.90%* APR!**

- * Holiday Expenses * Winter vacation
- * Home or car repairs * Real Estate Taxes

*APR = Annual Percentage Rate. Certain restrictions apply, see Credit Union for details. All loans subject to approval. Rates, terms and conditions subject to change and vary based on creditworthiness and qualifications. New money loans only. Must qualify for personal allowance. Final rate is based on credit score. Maximum loan amount is \$3,500. Payment example: \$3,500 personal loan with a 12 month term at 2.90% APR would have monthly payments of approximately \$296.26 per month. Cannot be combined with any other offer. Offer excludes all loans already financed at the Credit Union. Offer available November 1, 2026 to December 31, 2026.



2027 Pet Calendar

The 2027 Pet Calendars are coming soon! Calendars will be available for **\$10 each**, with all proceeds benefiting the Capital Humane Society. Thank you to all the pet parents who submitted photos of their furry, fuzzy, and even shelled family members—including a turtle! The calendar is adorable, and we hope you'll purchase one to support the Capital Humane Society and its work sheltering homeless pets, advocating for animal welfare, and educating our community about responsible pet care.



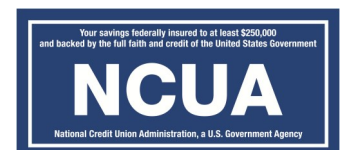
325 N 52 St
Lincoln NE 68504
402.467.1102
Spiritofamericafcu.org

Office Closings

November 11th - Veterans Day
November 26th & 27th
Thanksgiving
December 24th & 25th
Christmas
January 1st
New Years Day

October 2026 Edition

Follow us on social media:



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

Support Our Troops Winter Care Package



We are inviting members to make donations to deliver a care package for Nebraska's men and women deployed overseas. Below is a list of suggested items. We have spoken with family members of those currently deployed and they gave us some new suggestions that we have added to our list!

Individual Snacks: ★ Chips ★ Chex Mix ★ Cheez-It's ★ Twinkies ★ Candy Bars
★ Cheese & Crackers ★ Little Debbie Treats ★ Munchies Snack Mix
★ Peanut Butter & Crackers

Larger shareable snack items: ★ Pub Mix ★ Animal Crackers ★ Cheeseballs
★ Goldfish Crackers ★ Canned Nuts

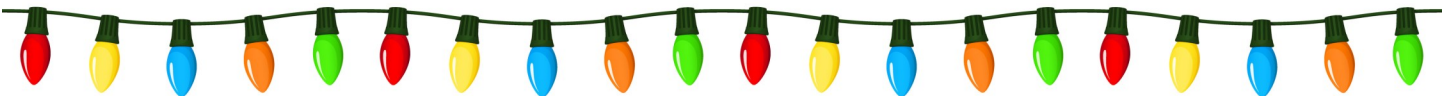
Personal Items: ★ Dude Wipes ★ Disposable Razors ★ Nebraska Husker items

New suggestions: ★ Dry Spices ★ Powder Coffee Creamer
★ Individual Oatmeal Packets ★ Individual Mac & Cheese Cups
★ Individual Powder Water Enhancements (i.e. Gatorade; Crystal Light; Propel, etc.) ★ Individual Powder Soup Packets

Please drop off donations in the Credit Union lobby by December 31st.

MERRY CHRISTMAS AND HAPPY NEW YEAR

Tired of searching for the perfect gift? We sell Visa® Gift Cards so you can wrap up your holiday shopping at the Credit Union! These cards can be used anywhere Visa® is accepted. The fee to purchase a card is only \$3. The minimum amount you can load on a card is \$10. They are the perfect gift for that person on your list who has everything!



Skip A Payment

"Skip a Payment" - A program designed to allow our borrowers to skip one loan payment every 12 months! Call 402.467.1102 or stop by the office, 325 North 52nd Street for more details and complete the request form.

Certain restrictions apply. All individuals who signed the original loan documents must sign the request. Loan types not eligible are: One Pay Share or Certificate Secured, Overdraft Protection, Real Estate (home equity) or Credit Cards. The cost is \$25 per loan payment skipped and the fee will not reduce the loan balance. The loan must be current and in good standing. Interest will continue to accrue during the month skipped and the loan will be extended beyond the contracted maturity date.

