

# Raffle Tickets on Sale Now!

100% of Ticket Sales Benefit:



## Tickets are \$1 each or 6 for \$5.



Autographed Matt Rhule  
Nebraska Football



2 Football Tickets for 11/21/2026  
Nebraska vs. Ohio State



3 in 1 Pizza Oven, Grill & Griddle  
\$50 HyVee Gift Card

Drawing will be held Friday, October 30th.  
Winners will be notified Monday, November 2nd.

## Shred Day 365 - Free, secure document shredding October 1 thru October 31, 2026

Spirit of America FCU has partnered with Shred Vault to give members a free 2-pack of Shred Vault bags. Your sensitive documents don't need to wait for a once-a-year shred event - follow the steps to claim your reward whenever it's convenient.

How to participate:

1. **Download the App** - Scan the QR code to the right or visit the app store to download the Shred Vault app.
2. **Create your account** - Open the app and set up your free Shred Vault account.
3. **Stop by Spirit of America to add & scan your Reward!**
4. **Once you've got the Reward Code you'll receive a barcode to scan at any Shred Vault Kiosk for your free 2-pack of bags!**



Find a Shred Vault Kiosk near you - [shredvault.com/shred-vault-locations](https://shredvault.com/shred-vault-locations)



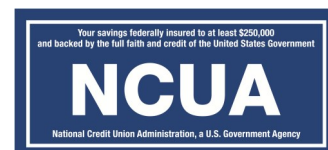
325 N 52 St  
Lincoln NE 68504  
402.467.1102  
[Spiritofamericafcu.org](https://spiritofamericafcu.org)

### Office Closings

October 12th  
Columbus/Indigenous People Day  
November 11th - Veterans Day  
November 26th & 27th  
Thanksgiving  
December 24th & 25th  
Christmas

### October 2026 Edition

Follow us on social media:



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



**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.*

## **Protect the things that matter most.**

### **Consider Debt Protection with Life Plus - before the unexpected happens.**

#### **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

#### **Take a step toward financial security. Ask Danielle 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.



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.