

Finding a great rate shouldn't be as difficult as finding Bigfoot!



**Spirit of America FCU
is offering you up to
a 1%* discount on
any new money loan**
of \$10,000 or more!**

**Call Dannielle or Cheryl @
402.467.1102 to apply today!**

*Annual Percentage Rate. Floor rates are in place and your rate cannot be below the floor rate. Floor rate as of August 1, 2025 is 2.50% for well qualified applicants. Floor rate will vary depending on credit score and may be higher. All loans subject to approval. Rates, terms and conditions subject to change and vary based on creditworthiness, qualifications and collateral conditions. **New money loans only. Minimum loan amount is \$10,000. Offer excludes all loans already financed at the Credit Union; share/certificate pledged loans; credit cards; and overdraft protection. Cannot be combined with any other offer (exclusion is "Wooden Nickel" from 2025 Annual Meeting attendees). The first payment due date may be extended up to 90 days from the date of funding for qualified loans. Interest accrues from the date of funding. Offer available from August 15 to September 30, 2025.



Building Remodel

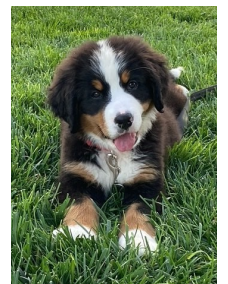
We are excited to let you know that the credit union will be undergoing some remodeling later this year. Work is scheduled to begin in October. There will be times when the Credit Union lobby may need to be closed with drive thru service only being available. We will be getting new flooring so the existing tile floor will have to be removed so there will be quite a mess! Also the teller line will be redone so that will require drive thru service only. 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.



Amanda with Elvis

Attention Pet Parents!

We are looking for pictures of your pets! Whether they are furry, feathered or living in a glass 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 and will be selling to help raise funds for 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.



Murphy



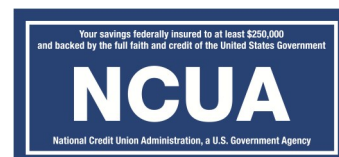
325 N 52 St
Lincoln NE 68504
402.467.1102

Spiritofamericafcu.org

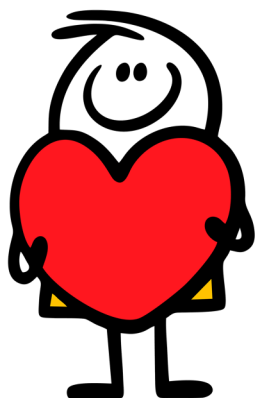
September 2025 Edition

Office Closing

Monday, September 1 - Labor Day



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.

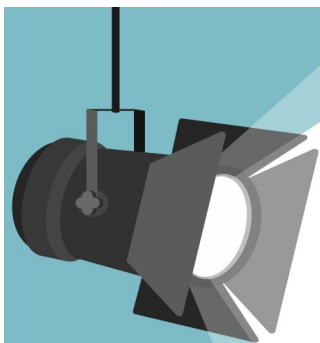
To apply for a loan call Dannielle or Cheryl.

Attention Parents: Does your child have a savings account or checking account yet? If not, now is the time to get one started. For all kids aged 19 and under they only need \$5 to start a savings account and \$25 to open a checking account. For new youth savings accounts opened they will also receive a \$25 dividend posted into the new savings account! To open an account give Amanda or Jackson a call today!



Kids enjoy the upcoming school year! We want to thank all the youth members who came in and made a deposit during youth week in July! We hope everyone who made it out to the credit union on Friday, July 25th enjoyed the free Kona Ice that we had to celebrate the end of Youth Week.

Employee Spotlight!



Jackson & Katie

Jackson began working at Spirit of America in March of 2022. He is the ACH Clerk. His duties include a multitude of things, along with ACH processing, opening new accounts, assisting with IT issues, and whatever else the credit union throws at him!

He recently got engaged to his girlfriend, Katie. They have been together for five years. Jackson proposed to Katie on the Royal Gorge Train in Canon City, Colorado over Memorial Day weekend. They enjoy a good house project; they recently scraped and painted their house from white to blue, along with adding a Catio for their four cats: Baxter; Toby; Shadow and Kirby.