

Thank You MEMBERS!

As the year comes to a close, we just want to say thank you for being such an important part of our credit union family. Your membership is what makes everything we do possible. Through your participation and support, you help build a community rooted in care, trust, and people helping people. We're so grateful for you and proud to serve you every day.

CU

FORWARD

In celebration of CU Forward Day on October 13, SharePoint Credit Union staff and members volunteered at Meals From The Heart, ICA Food Shelf, ACBC Food Shelf and Interfaith Outreach.

CU Forward Day is a statewide day of service focused on the cooperative principle of "Concern for Community." SharePoint CU is proud to participate annually, reflecting our commitment to serving our neighbors.

Thank you to all SharePoint CU staff and members who spread kindness in our community! We are proud to join credit unions across the region in supporting the communities we serve.

Follow Us on Social Media!

Follow our social accounts for updates from your local branch, financial education tips, and helpful information about our services.

Facebook: facebook.com/sharepointcreditunion

Instagram: @sharepointcu

LinkedIn: SharePoint Credit Union

YouTube: @sharepointcreditunion

Learn more and apply today

Refinance Your Car with Better Rates

Rates as low as 4.74% APR*

We offer competitive rates and flexible terms to help you lower your current car payment.

APR = Annual Percentage Rate. Rates are as low as and subject to approval. Rates and terms may vary, based on credit history, loan term and age of vehicle. A down payment may be required. Rates include a 0.25% discount for automatic payment. Rate is intended for new loans and not valid for the refinancing of existing SharePoint Credit Union loans. An additional \$25 fee will be charged at the time of loan origination which will increase the final APR. Rates are subject to change without notice. Must be eligible for membership. Payment example: Borrow \$10,000 at 4.74% APR for 60 months, your monthly payment would be \$25.76 per \$1,000 borrowed. Terms of 60 month is not guaranteed.

Learn the Basics of Financial Literacy

Financial literacy is all about understanding how money works and knowing how to make smart financial decisions. Whether you're saving, spending, or planning for the future, having a good grasp of financial basics helps you take control of your money with confidence.

Let's break down a few core skills that a financially literate person should learn and practice.

Budgeting

Budgeting is the practice of knowing and deciding where every dollar you earn is going. Basically, a budget is a plan for how you're going to spend and save your money each month. Without a budget, it's easy to spend more money than you're earning without realizing it until your bank account is dangerously low. A strong budget also helps you set aside money for future needs.

Every person's budget will be different, but we recommend the 50-30-20 model to get started. Following this model, you'll spend 50% of your monthly earnings on needs, such as rent, loan payments, and groceries. You'll spend 30% of your monthly earnings on wants, such as entertainment, social outings, and treats. And you'll put the last 20% of your earnings into a savings account. Following a budget such as this is one of the foundations of financial literacy.

Saving

When you were growing up, saving money may have been as simple as saving up for a new toy you saw at the store. And that's a great place to start teaching financial literacy to kids. But being an adult means saving money for a variety of categories. For instance, you should always set aside money for an emergency fund covering three to six months of essential expenses. You may also want to save money for a new home or vehicle. And adults of all ages should set aside money for retirement. Learning where to cut unnecessary expenses in order to save for these important goals is a key component of financial literacy.

Borrowing

Borrowing money is necessary for most adults, but borrowing wisely is another aspect of financial literacy that many people miss.

Always consider your options before taking out a major loan. Is this loan for something you need right now, or can it wait? Will you be able to afford your loan payments? Also be sure to compare loans to find the best terms and interest rates.

If you do take out a loan, prioritize paying your bills on time and in full. This will prevent you from accruing late fees and extra interest payments. Successfully paying off loans also builds your credit, which makes it easier for you to take out additional loans in the future.

Learn More with SharePoint Credit Union

Learning financial literacy is a process, and it's one that never really ends. Everyone has room to grow when it comes to managing their money well! For more information, tips, and tools on managing your money, visit sharepointcu.banzai.org/wellness.

Need Extra Cash? Skip a Loan Payment!

We've all been there. Whether it's unexpected expenses or needing a little extra cash, members can skip a monthly loan payment on eligible SharePoint Credit Union loans.

APPLY NOW

Each skipped payment requires a \$30 processing fee per loan. You can skip up to two loan payments every 12 months, with a maximum of six skips over the life of the loan.

Terms of Skip-a-Payment (only one borrower's consent is required): Skip-a-Payment is subject to approval and not available on Visa Credit Cards, Reserve Line of Credit, Personal Line of Credit, HELOC, Fixed Equity Loans, Freedom Mortgage, First Mortgage, Commercial and Indirect Loans. The fee must be collected upon receipt of the request. To be eligible for a loan skip payment, you must be a member in good standing and have made a minimum of 6 payments on the loan. By participating in the Skip-a-Payment program, your maturity date will be extended, and your total Finance Charge will be higher than printed on your original loan agreement(s). Interest will continue to accrue on the unpaid balance of the loan. All other terms of your loan agreement(s) remain enforceable by the Credit Union. You may skip no more than 6 payments over the life of the loan and no more than 2 payments in a 12 month period. **Important Notice for loans protected with CUNA Guaranteed Asset Protection (GAP):** Skipping more than 2 payments may jeopardize a potential GAP claim. Please refer to the Protected Balance section in your copy of the Member's Choice Waiver Agreement for GAP prior to skipping payments. SharePoint Credit Union must be notified of Skip-a-Payment 7 days in advance of your loan payment due date. If you utilize payments through payroll deduction, your deduction will be deposited to your SharePoint Savings account.

Don't Get Scammed: How to Spot and Report Fake Tech Support

Tech support scams use fake warnings (unsolicited calls, texts, or pop-ups) to frighten you into believing your computer has a problem, aiming to steal money or data.

Scammers want you to grant them remote access. They then demand a fee for finding and fixing "viruses," often insisting on untraceable payments like gift cards or cryptocurrency. Threats can escalate, with scammers impersonating government agents to pressure you into transferring money for "protection."

To avoid these scams:

- Never trust unexpected contact from a tech company about a computer problem.
- Legitimate warnings won't ask you to call a number.
- Run your own security scan if you suspect an issue.
- If scammed, change affected passwords immediately and report it to the FTC at [ReportFraud.ftc.gov](https://reportfraud.ftc.gov).

What a Year of Impact!

At SharePoint Credit Union, we are proud to see how our commitment to providing real solutions, personalized banking, and the best value impacted our members, our staff, and our community throughout 2025.

Dive Deeper with Our Online Tutorials

Make the most of your banking experience with easy-to-follow online tutorials designed just for you. Learn how to manage your accounts, set up alerts, use the Cards App, and more all at your own pace.

These short videos walk you step by step through the tools that help make your banking simpler and more convenient.

< Learn more

Sudoku Puzzle for November

3	5			7		2	4
1			6				
		2		4		7	5
				8			5 1
			1		3	2	
7	6				4		9
5							6
	3		2	6			7
4						1	3

Take Control of Your Money

SharePoint Credit Union has partnered with Banzai to bring you clear, in-depth lessons that help you dive into the financial topics you care most about.

TOPICS

Saving

Insurance

Retirement

Taxes

Life Changes

Borrowing and Credit

Investing

Budgeting

Running a Business