

Money Sense



SABINE
Federal Credit Union

CELEBRATING 75 YEARS!

THINGS TO KNOW



2024 BOARD NOMINATIONS

Any members interested in a position on the Board of Directors should contact a member of the Nominating Committee. A qualified candidate must submit a statement of his or her qualifications and biographical data along with meeting the minimum required qualifications.

To place your name before the Nominating Committee as a possible nominee, please contact one of the following: Raymond Bourgeois, Charlotte Foreman, Rebecca Johns.

Please call the credit union at 409-988-1300 for contact information.



HUNTING AND FISHING LICENSES

Hunting and fishing licenses are available at all locations! **Free for active military**



YOUTH CHRISTMAS PARTY

Join us on December 4th from 6-7pm at our Strickland location and get in the Christmas Spirit with crafts, photos with Santa, and snacks!



TAKE A BREAK FROM YOUR BUDGET.

Christmas is coming up! Skip loan payments* twice a year with Skip-A-Pay.

Learn more at SabineFCU.org/Skip-A-Pay

*Fee of \$25 per loan, per occurrence. Restrictions apply. See website for full disclosure.

SO MANY REASONS TO CELEBRATE.

Save the date!
Thursday, October 12th

We've officially been in business for 75 years and we owe it all to you! Join us at our Strickland Office from 11:00am - 1:00pm for light refreshments and giveaways.



SABINE
Federal Credit Union

CELEBRATING
75 YEARS

INTERNATIONAL CREDIT UNION DAY

This year's theme is "Celebrating 75 Years." Each year we come together to celebrate International Credit Union Day to raise awareness about what it means for members around the world to have a credit union as a financial partner.

**We are excited to be able to celebrate YOU,
our members, on Thursday, October 19, 2023.**

To show our appreciation to you, here is what we have planned from 11:00 AM – 1:00 PM on Thursday, October 19th:



FREE FOOD

The Kiwanis Club will be on-site serving links and chips.



SHRED OLD DOCUMENTS

The Shred-It truck will be onsite at our Strickland location for a shred day event.



FREE GIFT

Each member will receive a complimentary gift in honor of ICU Day.



COMMUNITY BLOOD DRIVE

LifeShare will be onsite at our Strickland location for a community blood drive from 11 am – 2 pm.



Credit Union Day will be drive-thru only this year. Stop by and let us show you how important you are to Sabine FCU!

75 YEARS WITH SABINE FCU

1948

Chartered as DuPont SRW Employees FCU at the DuPont SRW Plant Site



1948

1970

First office built and opened to members



1987

Credit Card Program Implemented

1995

Real Estate Lending Department Established

1998

Home Equity Lending Began

1995

Strickland Office Opened





2005

Online Banking Established

2010

Membership Charter expansion to include Hardin & Jefferson Counties

2019

Bridge City Branch opened

2022

Virtual Lending Service implemented at our Bridge City Branch

2013

Mobile Site & Mobile App launched

2023

2019

InstantTeller & New Website Launched

2006

Changed named to Sabine Federal Credit Union and expanded membership to anyone who lived, worked or worshiped in Orange County

2012

New Sabine FCU logo and website unveiled

2021

Membership Charter expansion to include Jasper, Newton & Tyler Counties



WHAT EMPLOYEES, PAST AND PRESENT, ARE SAYING

What was your fondest memory of the credit union?

"After Hurricane Rita in 2005 and everyone was displaced, a Houston credit union allowed Sabine to utilize their office. A handful of staff went to Houston, their kids, pets and enough clothes to last a week or two and we were able to help our members out with wire transfers, emergency loans, fees waived, and direct deposits pushed through immediately."

- **Linda Cupit** (31 years)

Retired as President/CEO 2012

What were some of the changes that occurred at the credit union while you were working?

"We began our first share draft program; first certificate of deposit program; medical insurance and 401k for employees; Best Years Club; our Scottie Savers and CUT\$ clubs."

- **Lyndel Bray** (35 years)

Retired as President/CEO 2009

What were some of the changes that occurred at the credit union while you were working?

"Name change, opening a new branch that later became the main office, expanding real estate lending, surviving hurricanes that hit our area locally, the Great Recession of 2008-2009, lots of new technology such as online banking and ITM's and opening an office in Bridge City."

- **Kenita Dougharty** (28 years)

Retired as President/CEO 2022

Can you share a fun, memorable moment you have had at the credit union?

"My best memories are from working at the 1006 office. You don't spend as much time with each other and not create memories. We laughed, prayed, celebrated, cheered, and cried together."

- **Wanda McGraw** (27 years)

BSA Compliance Officer

What's been most surprising about your journey at the credit union so far?

"Transitioning to new processes and procedures has been challenging but the resiliency of the Real Estate team has been positive. We have a great team, and they are not afraid of hard work and are very committed to member service."

- **Sandra Bickham** (1 year, 10 months)

VP of Real Estate

What do you enjoy most about working at the credit union?

"I may not see members much anymore but when I did, they always kept us informed of what was going on in their lives, their vacations, their families, when there was the loss of a loved one or hardship. I still feel this is the way it is today."

- **Jodie Leger** (32 years) - AVP of Accounting

What was your proudest moment volunteering for the credit union?

"Every time we had our auditors/examiners come in to do our audits for the credit union, we always received high ratings. Keep in mind that the auditors don't just give you anything, you earn it."

- **Bill Bradley** (40 years)

Retired Volunteer Board Member

What is your proudest moment volunteering for the credit union?

"When I was asked to volunteer and serve in 2001. To know someone had enough confidence in me to serve our members."

- **Charlotte Foreman** (22 years)
Current Chairwoman of the Board

What is a memorable moment you have had at the credit union?

"I'll never forget when I first started at about 3:00-3:30pm our lobby would fill up with all the members getting off work from the plant to come deposit or cash their checks. Those plant workers loved their jobs, and they love their credit union."

- **Darlene Johnson** (31 years) - VP of Tellers

What were some of the changes that occurred at the credit union while you were working?

"Advancing to computers, implementation of ATM/Debit cards, and instant credit approval are just a few that occurred."

- **Cynthia Adams** (30 years, 6 months)
Retired MSR

What were some of the changes that occurred at the credit union while you were working?

"Opening the membership up to the community and not just DuPont employees and their families but credit union employees and their families as well. We also started providing checking accounts along with our savings accounts."

- **Patsy Brister** (28 years)
Retired General Accounting Aid

What do you enjoy most about working here?

"I enjoy knowing that when I come to work every day, it makes a difference for both members and for the employees. The decisions we make daily impact others and I hope that they are impactful in a positive way."

- **Kristen Placette** (12 years) - CFO

Can you describe what the credit union means to you on a personal level?

"I'm proud to work for a company that is really about member service and their needs."

- **Michele Block** (16 years) - AVP of Collections

**SABINE FEDERAL CREDIT UNION
IS HONORED TO BE RECOGNIZED
THIS YEAR AS...**

- ★ Best Credit Union
- ★ Best Auto Loan Provider
- ★ Best Place to Work with under 50 Employees



Thank you to all of our members who voted for us in the Best of the Best in Orange County. We have been honored to serve our community for 75 years and are looking forward to many more years to come.



SABINE
Federal Credit Union

where you matter most

P.O. Box 3000 | Orange, Texas 77631-3000

SANTA'S HELPERS ARE HERE.

And we know how to make the season bright
with a great rate on a Christmas Loan.

CHRISTMAS LOAN

Rates as low as

16.00%
APR*

Up to \$1,200 for 12 months!

Apply Today!

* APR indicates Annual Percentage Rate. Monthly payment is approximately \$108.86 on \$1,200 for 12 months at 16.00% APR. Must be a member of Sabine FCU in good standing. Account must be at least six months old with at least three months of direct deposit with Sabine FCU.



QUESTIONS? Contact us at 409.988.1300 or www.sabinefcu.org



Locations

Physical Address (Main Office)

1939 Strickland Dr.
Orange, Texas 77630
409.988.1300

Lobby Hours

Monday - Friday: 8:30 a.m. - 5:00 p.m.
Thursday: 8:30 a.m. - 6:00 p.m.

Drive-Thru Hours

Monday - Friday: 8:00 a.m. - 5:00 p.m.
Thursday: 8:00 a.m. - 6:00 p.m.

Downtown Branch

123 South Sixth St.
Orange, Texas 77630
409.882.7813

Lobby Hours (Downtown Branch)

Monday - Friday: 8:00 a.m. - 4:30 p.m.

InstanTTeller®

6020 W Round Bunch Rd.
Orange, Texas 77630

InstanTTeller Hours

Monday - Friday: 8:00 a.m. - 5:00 p.m.
Thursday: 8:00 a.m. - 6:00 p.m.

Bridge City Branch

715 Texas Ave
Bridge City, Texas 77611

Lobby Hours

Monday - Friday: 8:30 a.m. - 5:00 p.m.
Thursday: 8:30 a.m. - 6:00 p.m.

InstanTTeller Drive-Thru Hours

Monday - Friday: 8:00 a.m. - 5:00 p.m.
Thursday: 8:00 a.m. - 6:00 p.m.

Mailing Address

P.O. Box 3000
Orange, Texas 77631
409.988.1300



2023 Holidays

Veterans' Day - Friday, November 10

Thanksgiving Day - Thursday, November 23

Thanksgiving Holiday - Friday, November 24

Christmas Holiday - Monday, December 25

Christmas Holiday - Tuesday, December 26



Featured Rates

Autos

As low as 5.50% APR

Home Equity

As low as 5.50% APR

Boat

As low as 6.00% APR

Motorcycle/ATV

As low as 6.50% APR

For a complete list of rates, visit www.sabinefcu.org.

*Rates subject to change without notice.