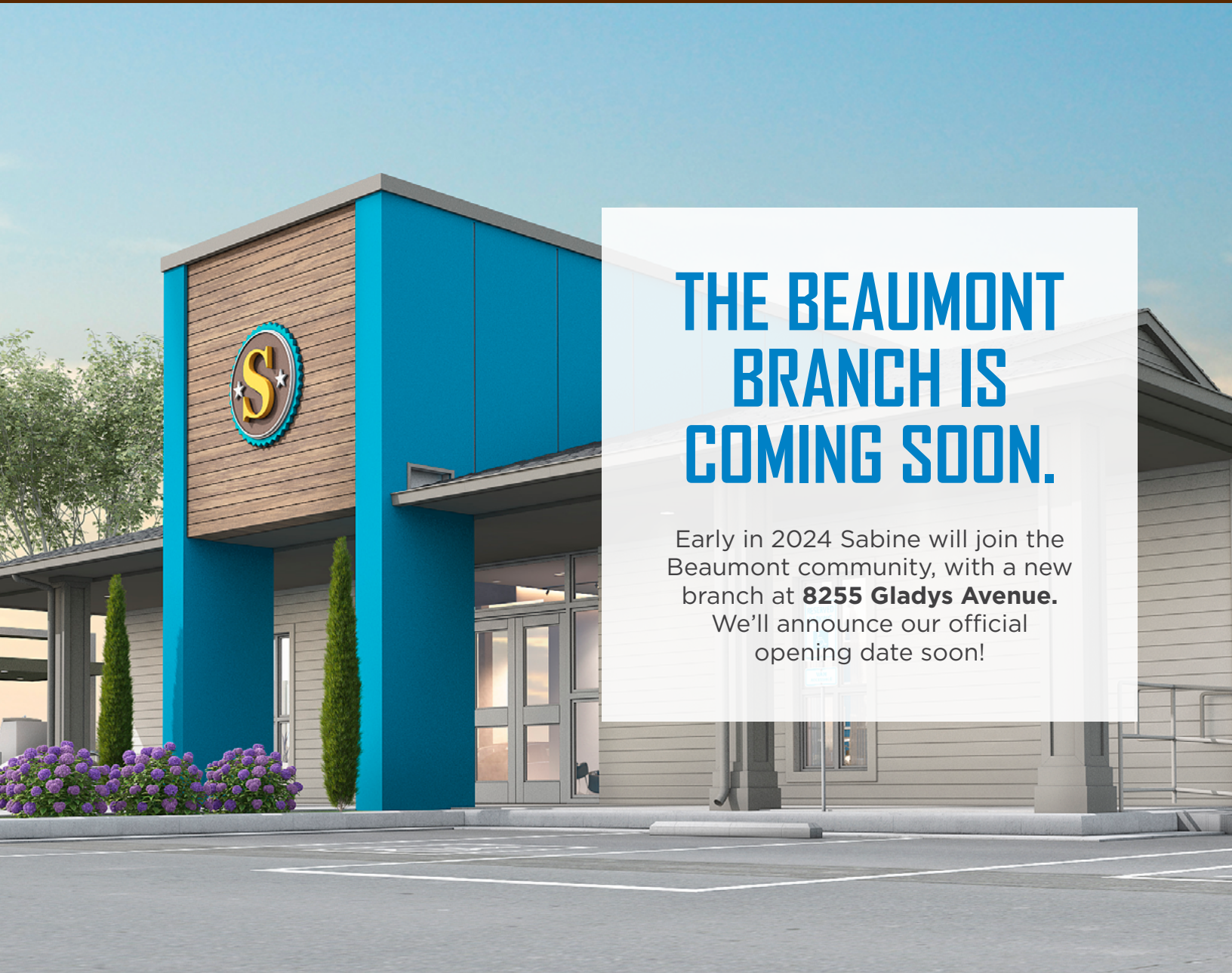


Money Sense

February 2024



THE BEAUMONT BRANCH IS COMING SOON.

Early in 2024 Sabine will join the Beaumont community, with a new branch at **8255 Gladys Avenue**. We'll announce our official opening date soon!

SEE INSIDE:

Scholarships ▪ Sabine FCU Gives Back ▪ Celebrating Credit Union Youth Month

EVENTS & IMPORTANT DATES



ANNUAL MEETING—YOU'RE INVITED!

Monday, February 26, 2024 • 6:00 PM
V.F.W. Hall on Highway 87 in Orange

Tickets for the 75th annual meeting are now available for purchase at all credit union branches. **Come join us for dinner, door prizes, and a presentation about how the credit union performed in 2023.**



SUPPORTING LOCAL SCHOLARS GRADUATING SENIORS: 2024 SCHOLARSHIPS NOW AVAILABLE

Sabine FCU is proud to give away \$1,500 scholarships to local area high schools in Hardin, Jasper, Jefferson, Newton, Orange, and Tyler counties. Applications can be picked up at each school's counselor's office and need to be returned to the Marketing Department at Sabine Federal Credit Union. You can also email the completed application to marketing@sabinefcu.org and find additional information on our website www.sabinefcu.org.

Completed scholarship applications must be turned in to Sabine FCU no later than April 12, 2024. To be eligible for any Sabine FCU scholarship, the applicant must be a member in good standing of Sabine FCU.

★ SABINE FCU EMPLOYEE ANNIVERSARIES ★

Congratulations to the following employees:

5 YEARS

Brittany Daigle

15 YEARS

Wendi Parkhurst

25 YEARS

Dorothy Richard
Jennifer Dommert

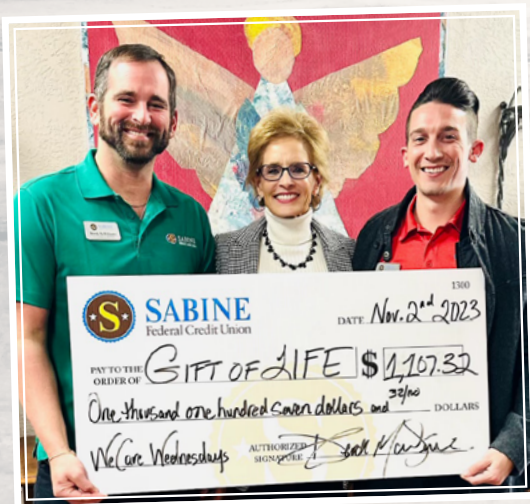
SABINE FCU GIVES BACK



Sabine FCU presented the United Way of Orange County a check for \$7,300.00 of funds raised during our campaign this year!



Thao Tran was named Employee of the Month in October by The Bridge City Chamber of Commerce!



Sabine FCU presented The Julie Rogers "Gift of Life" Program with a check in the amount of \$1,107.32!



Sabine FCU joins the fun at Bridge City High School Football Night!



Congratulations to Sabine's VP of Marketing, Derek McWilliams, who was named the 2023 Greater Orange Area Chamber of Commerce Ambassador of the Year!



Sabine FCU at the West Orange Stark High School Homecoming Parade!



FINANCIAL EDUCATION: CREDIT UNIONS FOR YOUNG PEOPLE

APRIL IS CREDIT UNION YOUTH MONTH!

Sabine FCU is proud to contribute to the financial literacy and education of our youngest members.

Here's a quick look at how we will celebrate...

FOR NEW ACCOUNT HOLDERS:

NEW SCOTTIE SAVERS OR CUT\$ MEMBERS

Open a savings account during the month of April and we'll cover the initial \$5 membership deposit plus match your opening deposit (*up to \$25 for a total of \$30 from Sabine FCU*).

NEW SCOTTIE SAVERS

Open a savings account during the month of April and receive a goodie bag (*while supplies last*).

NEW CUT\$ MEMBERS

Open a checking account during the month of April and receive a \$15 Sonic gift card. (*These can be claimed at the Strickland Drive Office or Bridge City Branch*).



FOR CURRENT AND NEW SCOTTIE SAVERS AND CUT\$ MEMBERS:

Deposit a total of \$100 in your savings account during the month of April and automatically receive a \$20 Visa gift card.

\$100 can be a one-time deposit or a cumulative total from multiple deposits during the month. One gift card per member. These can be claimed at the Strickland Drive Office or Bridge City Branch.

HELPFUL REMINDERS FOR MEMBERS



CREDIT UNION ROUTING NUMBER

If you are signing up for direct deposit or having your tax refund submitted electronically, you will need the credit union's routing number. It is 313186938. When writing your account number on these forms, do not include suffixes 00, 99, or any dashes. Our routing number can also be found on the bottom of every page of our website, next to our contact information. If you have any questions about direct deposit, please contact us at 409-988-1300.



INTEREST FORMS

The 1098 and 1099 interest forms were mailed to credit union members on January 31, 2024. Also, on the December savings statements there was the required reporting of the fair market value for an IRA. There will not be a separate mailing of the valuation. We strongly urge our members to keep the December 31, 2023, savings statements to provide assistance in preparing tax returns.



IRAS

For our members with Individual Retirement Accounts (IRA's), please note that you have until April 12, 2024, to make deposits for tax year 2023. For any questions regarding your IRA, please contact Saintina Robertson at 409-988-1352 or email srobertson@sabinefcu.org.



BENEFICIARIES

Naming a beneficiary on your accounts is not something you think about very often, but it is very important. To make sure this information is up-to-date; give us a call at 409-988-1300 to get your beneficiaries updated today.



PRIVACY NOTICES

Our privacy policy can be viewed on our website at www.sabinefcu.org/privacy. If you'd like a copy mailed to you, please contact us at 409-988-1300.



CHRISTMAS CLUB ACCOUNTS

With a Christmas Club savings account, you can save money all year long to make the next holiday season even brighter. It's simple to open and you'll earn interest on your balance each day. It's easy to get opened! Just speak to one of our member service representatives.



CERTIFIED FINANCIAL COUNSELORS

Sabine FCU has two certified financial counselors that can help you with payment plans, budgets, credit building, and assist you to get your finances on track.

GET IN TOUCH TODAY

Michele Block
409-988-1321 • mblock@sabinefcu.org

Alicia Mouton
409-988-1359 • amouton@sabinefcu.org



ESTATEMENTS—ALL THE INFO, NONE OF THE CLUTTER.

Get instant access to your statement directly through Online Banking on the 1st of every month—you'll be notified as soon as your statement is available so you won't have to wait for your statement in the mail, and you'll have a little less paper clutter.

Simply log into your account to review, download, and print your statements as needed. **To enroll, update your statement preferences through Online Banking.**

RETIREMENT ANNOUNCEMENTS

We want to thank all of these employees for all of their years of dedication to Sabine FCU and we wish all them the best with this next chapter of their lives.



SCOTT HEBERT

Consumer Loan Officer, *retired December 1, 2023*

Scott began his career with Sabine FCU in March of 1992. In his 31 years of service, Scott primarily worked as a Consumer Loan Officer, with a brief two-year period in the mortgage department.

Scott said he has a lot of wonderful memories from working at the credit union for so long and what he will miss the most is the people he worked with every day.

Following his retirement, his goal is to get his health back in check and to visit places he has never been before plus get back to Vegas very soon!

MARY CARTER

Vice President of Collections, *retired January 5, 2024*

Mary began her career with Sabine FCU in November of 1996. Over the course of her 27 years with Sabine, she worked as a Consumer Loan Officer, AVP of Consumer Lending and then was promoted to VP of Collections in 2016.

Some of Mary's favorite memories of working at the credit union are when she would get together with her coworkers after work as a group. Mary said that she will miss the employees and members that she met over the years.

Mary plans to spend more time with her family after retirement. She also plans to travel to see her family that lives outside of Southeast Texas. In addition, she plans to get her home organized, work in her yard and get involved with her church to keep her busy.



IMPROVING YOUR CREDIT— THE CREDIT BUILDER LOAN

If you need help establishing or rebuilding your credit, ask one of our member service representatives for more details!





SYDNETTE MIMS

Teller, retiring February 9, 2024

After 33 years of dedicated service to Sabine FCU, Sydnette Mims has decided to retire. She began her career at the credit union in October of 1990. Sydnette loved interacting with the members so much, that she served all of her time on the front line as a teller in our member services department.

Some of Sydnette’s favorite memories of the credit union involve volunteering at all the local events. She was always one of the top volunteers and we could always count on her to step up. She said what she will miss the most is the members that she has built relationships with over the years.

After retirement, Sydnette plans to travel, spend time with her family and friends, volunteer and enjoy life!

JODIE LEGER

AVP of Accounting, retiring March 1, 2024

After 33 years of service to Sabine FCU, Jodie has announced her retirement! She began her career with Sabine FCU in October of 1990. She has worked her entire time at Sabine in the accounting department holding the following positions: Accounting Clerk, ACH Coordinator and AVP of Accounting.

Jodie said that it was too hard to give one favorite memory of the credit union, because there were so many over the years.

After retirement, Jodie will be looking forward to having more time with her family. She plans to help her aging family members with doctor visits and various things they are unable to take of themselves. She is most excited about spending more time with her precious grandson, Brooks.



EVERY AGE IS A GOOD AGE TO LEARN ABOUT FINANCES.

Youth Accounts are the place to start.

With our Scottie Savers and CUT\$ (Credit Union Teen Savers) accounts, kids from 0 to 19 have access to smart ways to save and learn about money.

Scottie Savers is exclusively for our members through age 12. It encourages youngsters to engage with savings through a variety of fun incentives. Scottie Savers automatically become a CUT\$ member upon the age of 13.

CUT\$ accounts for members ages 13-19 help young adults practice managing money, and enjoy a range of CUT\$ club benefits—including prizes and scholarships.





SABINE
Federal Credit Union

where you matter most

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



IN MEMORY OF BILL BRADLEY

It is with sincere sadness that we lost Mr. Bill Bradley in 2023. Bill Bradley began serving Sabine FCU in 1981 as a member of the Credit Committee. He then ran for the Board of Directors and was selected in 1985 to serve for his first term. Bill was known as reliable, trustworthy, and a loyal director who always had the credit union's best interests at heart when voting on any issue brought before the board. He earned Director Emeritus Status in 2022 when he stepped down from the Board after serving Sabine FCU for 41 years.

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.

InstanTeller®

6020 W Round Bunch Rd.
Orange, Texas 77630

InstanTeller 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.

InstanTeller 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
1.888.319.SFCU



2024 Holidays

Presidents' Day - Monday, February 19

Good Friday - Friday, March 29

Memorial Day - Monday, May 27

Juneteenth Holiday - Wednesday, June 19

Independence Holiday - Thursday, July 4

Labor Day - Monday, September 2

Veterans' Day - Monday, November 11

Thanksgiving Day - Thursday, November 28

Thanksgiving Holiday - Friday, November 29

Christmas Holiday - Tuesday, December 24

Christmas Holiday - Wednesday, December 25



Featured Rates

Autos	As low as 5.25% APR
Home Equity	As low as 5.75% APR
Boat	As low as 6.00% APR
Motorcycle/ATV	As low as 6.50% APR

We've got some of the best rates in town!
For a complete list of rates, visit www.sabinefcu.org.

**Rates subject to change without notice.*