



*In your best*

# INTEREST

SINCE 1954,  
SERVING  
OUR MEMBERS  
FOR 65 YEARS

The Service You Deserve, The People You Trust. You make the Credit Union Difference.



[www.southernfederalcu.org](http://www.southernfederalcu.org)

## Annual Meeting

**\$1,000 in Cash Prizes!**

This year's Annual Meeting will be held on Tuesday, March 26, 2019 at 11:30 am. We invite all members to join us for lunch in the Concourse Meeting Room (C-100) located at 4 Greenway Plaza.

We're giving away \$1,000 in cash prizes to members present throughout the meeting! Not a member? Join today and come to the Annual Meeting for your chance to win.\*

The Annual Meeting is a great time to learn more about your credit union, where we strive for a better way. The Board of Directors will review the previous year and discuss plans for the coming year. Meet with the volunteers and staff at SFCU, learn about how the Credit Union operates, and much more. You're a vital part of SFCU, so come out and let us hear from you.

*\*No purchase necessary.*

**2019 ANNUAL MEETING**

Tuesday,  
March 26, 2019  
11:30 a.m.



## Remote Deposit, More Than Just Deposits

Did you know you can make your loan payments with mobile deposit? Simply take a picture of your check and deposit to savings, and once the deposit is complete, just use your app or online banking to transfer the funds over to the loan. Please call our office for more information.



## Make it a Family Affair

**Family Members can Join SFCU**

Get your family members to experience the Credit Union difference at SFCU.

As a member, all your family members are eligible to join, including parents, grandparents, siblings, children, in-laws. Just give us a call to determine eligibility, 713-232-7774.

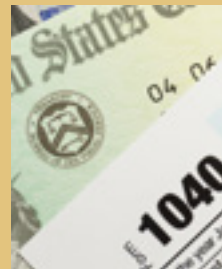


## Have a Vehicle, RV or Boat Loan with Someone Else?

**Refinance at SFCU**

No matter if you just made a purchase or it's been a couple of years, you can refinance your loan at SFCU. We offer low rates with flexible terms that could save you money every month. Check out our rates and apply today at [www.southernfederalcu.org](http://www.southernfederalcu.org) or call 713-232-7774.

## Tax Accounts



Southern Federal Credit Union is dedicated to helping you meet your tax obligations as easily as possible. With our State Tax Accounts, you can save for your state taxes ahead of time and earn interest at the same time.

Whether you pay annually or quarterly, we can automatically send you a check from your account so that you don't have to pay out of pocket. Call for more information.

**Saving on health insurance can be easy with the TruStage Health Insurance Program**

It's time to compare health insurance plans, find out if you qualify for financial assistance and get advice if needed. The TruStage Health Insurance Program puts the expertise of GoHealth at your fingertips.

- You could save \$434.39 a month on health insurance
- More than 75% of applicants qualify for financial help
- GoHealth advisors can help you find the right plan for you and your family

Act now! Call 1-888-416-2166 or go to [TruStageHealth.com](http://TruStageHealth.com) today. The open enrollment period for the Affordable Care Act (ACA) runs from November 1 until January 31.

**TurboTax Through Your CU**

TurboTax offers valuable information on tax savings tips and offers a number of benefits. TurboTax software is ranked #1 and is the best selling tax software on the market. It's easy, quick, and helps you get the refund you deserve. Plus, by submitting your taxes electronically, your tax refund is submitted faster and can be directly deposited into your account (routing #313084632) within as little as 8 days, rather than the normal 6-8 weeks when filing by mail.

Visit our website now to discover just how easy tax prep can be, for FREE, with TurboTax Online. Or, choose TurboTax Online Deluxe to maximize your deductions and save 10%. Just click the "TurboTax Online" link and take 'Filling Taxes' off your to-do list.



**Go Beyond Just Funding Your Vehicle**

Not only can we help get an attractive rate with a term that works great for you, we can also help protect your newly purchased vehicle with:

**Auto Exam:** Find out the car's true history and condition with a prepurchase inspection from Auto Exam (Houston area).

**GAP (Guaranteed Auto Protection) Insurance:** Covers the "gap" between what your vehicle is worth and the amount you still owe should your vehicle be stolen or damaged beyond repair.

**Extended Warranty:** Gives you greater protection for your vehicle beyond what manufacturers offer.

Purchasing GAP Insurance and Extended Warranties through SFCU cost much less than purchasing at the dealership. Contact the CU today to learn more about either of these services. To schedule an Auto Exam inspection call 800-709-5792.



**Make Automatic Payments and Deposits**

With SFCU's ACH Services, you can:

- Schedule recurring payments or transfers
- Make your credit union loan payment automatically
- Avoid late loan payments & lost checks
- Make direct deposits to savings or checking including Social Security checks, child support, tax returns, and more (use routing number 313084632)
- Eliminate writing checks and hunting for stamps

**Stay Safe from Cybercrime During Tax Time**

Everyone's favorite time of year - tax season - is creeping up on the calendar. Tax season is primetime for online scams. When a criminal uses someone else's Social Security number along with other personal data to file an income tax return (and reap any refunds) - is the most common type of identity theft. Cybercriminals are crafty and continuously looking for ways to steal your personal information. So, what is the average American to do? Keep safe during tax season with these tips.

**SCAMS TARGETING TAXPAYERS:** The IRS has seen a surge in cybercriminal swindles directed at consumers. If you protect yourself against these unscrupulous schemes, your identity and tax return will be safer and more secure.

**IRS-IMPERSONATION PHONE SCAMS:** Callers claiming to be IRS employees - using fake names and phony IRS ID numbers - may ring you and insist that you owe money and it must be paid as soon as possible through a gift card or wire service. If the call is not picked up, the scammers often leave an emergency callback request message. The real IRS will not call you and demand immediate payment; in general, it will mail you a bill if you owe money.

**MARKED INCREASE IN PHISHING, EMAIL AND MALWARE SCHEMES:** Watch out for unsolicited emails, text messages, social media posts or fake websites that may prompt you to click on a link or to share valuable personal and financial information. Unfamiliar links or attachments can contain malware - viruses, spyware and other unwanted software that gets installed on your computer or mobile device without your consent - which can infect your computer files if opened.

**Looking for a Reason to Open a SFCU Checking Account?**



Here's Over a Dozen:

- No Monthly Service Charge or Minimum Daily Balance
- Low Minimum Opening Balance
- Unlimited Check Writing & Debit Transactions
- Free Visa Debit Card
- Free 24/7 Online Account Access
- Overdraft Privilege & Overdraft Line of Credit Options
- Online Bill Pay
- iPhone/Android App
- A2A Transfers
- Remote Deposits
- Free E-Statements
- Free Check Images
- Account Alerts to Your Cell or Email
- Direct Deposit & Payroll Deduction
- Access to the Largest Network of ATMs
- Opportunity to Earn Dividends with Advantage, Elite & Prime Checking

We're part of the Allpoint ATM Network. Just look for the following logo below when you use an ATM & know that your transaction will be surcharge-free!



**Easily Transfer, Send & Move Money**  
**Send Money Abroad**

Use SFCU to send money to another country. Through our International Wire FX service, your funds can be converted to the recipient's local currency. This feature will lower your fees and provide a better exchange rate, allowing you to know the exact amount of money that will be received. Forms and instructions are located on our website.



# Thank You

We want to thank our membership for their years of loyalty and for making SFCU a success!



## Parental Controls

As a parent, you'll likely want to allow your children to use technology for communications, learning and more. You're also going to want to be sure that your children use the internet safely and securely. Parental controls are a great way to be proactive about your child's online safety and activities.

OnGuardOnline.gov gives a breakdown of different types of parental controls:

- **Filtering and blocking** limits access to specific websites, words or images.
- **Blocking outgoing content** prevents your children from sharing personal information online and via email.

· Limiting time allows parents to set time limits for how long their children are online and the time of day they can access the internet.

· **Monitoring tools** alert parents to their children's online activity without blocking access and can be used with or without the child's knowledge. Some software can record which websites a child has visited. Other programs display warning messages when children visit certain websites.

Mobile phone service providers have different options for controlling privacy and usage, filtering content or location and monitoring settings.

· **Usage controls:** Most companies will allow parents to turn off features, such as downloading videos or images, text messaging and accessing the internet. These controls can also be used to limit the number of calls or texts and set time restrictions.

· **Content filtering:** These controls can block certain websites to allow for safer mobile browsing. Some filters can also limit videos and other multimedia.

· **Location and monitoring settings:** These controls allow parents to track their children's

whereabouts using GPS systems that are built into mobile devices.

### Protect yourself with these STOP.THINK.CONNECT tips:

- **Secure your phone:** Use a strong passcode to lock your phone.
- **Think before you app:** Review the privacy policy and understand what data (e.g., location, access to your social networks) an app can access on your device before you download.
- **Only give your mobile number out to people you know and trust,** and never give anyone else's number out without their permission.
- **Consider disabling the geotagging feature on your phone.**
- **Know how to cell block others:** Using caller ID, you can block all incoming calls or block individual names and numbers.
- **Use caution when meeting face to face with someone who you only know through text messaging:** Even though texting is often the next step after online chatting, it is not necessarily safer.

## Prepare for Your Future with Individual Retirement Accounts at SFCU



### For All Life Stages

Whether you're just starting your career or nearing retirement, you can get the most from your savings by contributing to an IRA. Saving with an IRA will better prepare you financially for your future.

### Rollovers

When it's time to decide what to do with the money in your employer-sponsored retirement plan, a rollover may be the answer. Moving your money to an IRA will preserve your savings, and could provide you with additional benefits.

### Education Savings

You can save up to \$2,000 a year per child with a Coverdell Education Savings Account (ESA). By contributing to an ESA, you make contributions with after-tax dollars that will grow and can be withdrawn tax-free when used for qualified education expenses. Certain income limits apply, so speak to a credit union representative.

#### Roth IRA

#### Traditional IRA

	Roth IRA	Traditional IRA
<b>Eligibility</b>	Earn compensation (or file a joint tax return with a spouse who earns compensation) and your modified adjusted gross income is within the defined limits	Under age 70 1/2 and earn compensation (or file a joint return with a spouse who earns compensation)
<b>Contribution Limits</b>	Up to \$5,500 for 2018 & \$6,000 for 2019, or if you are 50+, up to \$6,500 for 2018 & \$7,000 for 2019	Up to \$5,500 for 2018 & \$6,000 for 2019, or if you are 50+, up to \$6,500 for 2018 & \$7,000 for 2019
<b>Required Withdrawals</b>	Never	Required to take annual minimum distributions beginning the year you turn 70 1/2

For complete rules and to determine which type of IRA is best for you, speak to a SFCU representative in person or by calling 713-232-7774. Consult your Tax Advisor.

An IRA owner may complete only one IRA to IRA rollover in any 12-month period, regardless of the number and types of IRAs owned by the individual. This applies to all IRA types - Traditional, Roth and SIMPLE - as well as Coverdell Education Savings Accounts (ESAs)

## SFCU Has Money to Lend

Finance your next purchase through your Credit Union. We offer competitive rates, flexible terms, refinancing, and up to 100% financing on collateralized loans.

### New & Used Vehicles

Contact the Credit Union for hassle-free car shopping through our fleet purchasing program and to get pre-approved before visiting a dealership.

### Boats, Motorcycles, RVs & other Recreational Loans

Looking to spend time on the water, take the road less traveled, or enjoy some other kind of adventure? We have the recreational loan for you.

### Mortgages

Whether you're buying your first home, ready to move up, interested in refinancing, or purchasing a second home, SFCU has the mortgage for you. Call Catina Henry with CU Members Mortgage at 800-607-3474 x3283.

### MasterCard

The holidays may be behind us, but a SFCU MasterCard can help make your life easier year-round. Take your card on vacation where it's accepted at most retailers worldwide, use it for everyday purchases, or even for those big-ticket items.

### Personal Loans

Eyeing a HDTV? Planning a vacation? Want to update a room in your home? No matter what you want or need, a SFCU Personal Loan can help pay for it.

## Boat Show

The 2019 Houston International Boat Show will be held Friday, January 4 - Sunday, January 13 at NRG Center. For financing, look no further than SFCU!

## Go Paperless with MasterCard

It's easy to sign up; just go to [www.GoToMyCard.com](http://www.GoToMyCard.com) and follow the instructions. If you are already registered for GoToMyCard, log in and click the Go Paperless link. If you haven't registered, sign up today to access all kinds of credit card account tools. You'll help save the environment, prevent potential fraud or identity theft and the risk of lost mail.

## Lost/Stolen MasterCard & Visa Debit Card

- MasterCard - 800-442-4757
- Visa Debit Card - 866-664-9364
- International MasterCard or Visa Debit Card 972-391-6840
- Visa Debit Cardholder Disputes - 800-808-6402



## IRA Notices to IRS

Please note that the Fair Market Value of your IRA at the end of last year (12-31-18) is being furnished to the Internal Revenue Service as required by Federal regulation.

## IRAs at SFCU

Open your Individual Retirement Accounts at SFCU before April 15, 2019 and take advantage of available tax deductions.

## Christmas Club Accounts

Start saving for next season today! Open with no minimum deposit and make contributions in any amount each pay period through payroll deductions, direct deposit, automatic transfer, via mail, or in person. Withdrawals may be made any time between November 1st and December 31st of each year.

## Verification of Accounts

Please compare your statement with your records and report any discrepancies to the Credit Union.

## Account-To-Account Transfers (A2A)

Our members can now transfer funds to and from other U.S. financial institutions through our Online Account Access service at no charge. Just log in to your account, click on the Transfers menu, then select Account Transfers from the drop-down menu. You can transfer funds to/from accounts where you have the authority to transfer funds.

To use this feature, you need to first setup an account. Under the Transfer menu, select External Funds Transfer then click Add Account. You will need your routing and account number from the financial institution you wish to setup. Once you add an account, the created account will be in Pending status. To verify, the system will automatically deposit and withdraw a random amount of money into your account at the other financial institution during the next process. The deposit and withdrawal

## Direct Deposit of Your Tax Refund

If you're planning on receiving your tax refund via Direct Deposit, please be sure to include the SFCU routing number (313084632) as well as your Southern Federal account number. If depositing to your checking account, be sure to include your full checking account number which includes the "15" at the end of the account number.

## Change of Information

Keep us up-to-date and let us know of any account changes you have, including beneficiaries, new contact information, or any other personal information.

## Update IRA Beneficiaries

Updating your regular membership account card does not cover your IRAs, so it is important that you review your beneficiaries annually to be sure your wishes will be fulfilled.

## \$2,000 AD&D Insurance

Because your Credit Union cares about you and your family, we offer \$2,000 AD&D Insurance free of charge for our members. Additional low-cost coverage can be obtained by calling TruStage at 855-612-7910.

## Illegal Internet Gambling Prohibited

SFCU will not accept illegal internet gambling transactions. Policies and procedures for identifying and blocking illegal internet gambling transactions have been put in place.

## Banking Security

SFCU recommends an 8 character password with a mix of upper & lowercase letters, numbers, and symbols. Change your password periodically for increased protection. To do so, click on the "Change Password" link on the menu in Online Account Access.

## Sprint CU Member Discount

Save with the Sprint Credit Union Member Discount! Get 10% off of select regularly priced Sprint monthly data service. To learn more, visit our Service Partners page on our website.

only occur on business days, so you will need to check the transaction history at your other financial institution on the following business day to note how much was deposited and how much was withdrawn from your account.

Log back into Online Account Access to complete the account verification process by entering the amount that was deposited and withdrawn from your account at the other financial institution.

After you complete this step, the account status will change to "Active" and the account may now be used to create transfers. You may setup as many accounts as you have at other financial institutions. Limitations and account restrictions apply. If you have further questions, please give us a call.



**President/CEO**  
**Jeanne Walker**

**Operations Coordinator**  
**April Baker**

**Operations Assistant**  
**Camille Hernandez**

**Loan Department**  
**Lamonda Johnson**

**Jen Reyes**

**Collections**  
**Anthony Trial**

**Account Representatives**  
**Danielle Arredondo**

**Ivana Nunez**  
**Roysi Dominguez**

**Lamar HS Intern**  
**Anthony Farias**



**E-Mail:**  
[info@southernfederalcu.org](mailto:info@southernfederalcu.org)

**Website:**  
[www.southernfederalcu.org](http://www.southernfederalcu.org)

**Address & Phone:**  
4 Greenway Plaza, Suite C-816  
Houston, TX 77046  
P.O. Box 2765  
Houston, TX 77252-2765  
(713) 232-7774

**Fax Number:**  
(713) 232-7122

**Direct Deposit Routing Number**  
313084632

**HOLIDAY CLOSINGS**  
**The Credit Union will be closed:**  
**New Year's Day, January 1, 2019**  
**Good Friday, April 19, 2019**



**We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.**



**Federally Insured by the NCUA**