

A MESSAGE FROM THE TREASURER/MANAGER

I am pleased to report 2017 was a great year for the credit union. Our loan volume was up and we are enjoying some better returns on our investments. If you would like to hear more about how the credit union did, I want to invite you to attend our Annual Meeting in March (see details below).

The criminal element in our world is getting more sophisticated in how they scam people for their own personal gain. It is worth considering getting some protection for you and your family. We are offering two new products on our website (www.sbpocu.com), Legal Shield and ID Shield. If you do not have these types of protection already in place, check them out and choose what is best for you.

I want to remind you that if you are in need of a loan, to check us out. We know that particularly when you are searching for a new vehicle that the dealer may pressure you to go with their financing. In some cases we already offer a better interest rate than they can offer. If our rate is higher we may be able match that rate. This is the right thing for us to do to serve our members.

Our board and staff have worked hard for you in 2017. Their dedication to making this credit union a great place for our members is exemplary. We are looking forward to another great year in 2018.

Rex Bulgrien
Treasurer/Manager



2018 ANNUAL MEETING

We are looking forward to having a great time meeting with our members at our next Annual Meeting on March 20, 2018. **The History Museum** 808 West Washington Street South Bend, IN 46601 will be the location this year. This meeting is a great time to hear about what is happening at the credit union. There are three (3) positions on the board of directors up for re-election this year and this is your time to vote for who you want to provide direction to the credit union. We hope that many of you will be able to come and participate this year.

HOLIDAY BLUES?

The holidays have come and gone, now what about the new debt? Did you finance your holiday with high rate credit cards? Consider moving that debt to a signature loan with us. We are offering rates "as low as" 7.99% APR* now through February 28, 2018. Much better than double digit credit card rates! Why not apply today and save some money?

* APR = Annual Percentage Rate. Some Restrictions Apply.

IS A NEW HOME IN YOUR FUTURE?

Are you thinking of getting a new home in 2018? If so, now is the time to pre-qualify and begin your search! You may be surprised how much home you can afford. We have partnered with Member First Mortgage, who is a solely owned credit union service organization (CUSO). They can work with you to get pre-qualified so you can be ready when the right home comes along. You can contact Jerry Brockman via email at jerry.brockman@memberfirstmortgage.com or phone (616)588-9706, tell him that South Bend Post Office Credit Union referred you to him.

DID YOU KNOW....

- ✚ We now have instaVIN on our website www.sbocu.com for your next car research
- ✚ This program will provide you with Vehicle History including Vehicle Specs, Title Information, Junk/Salvage/Total Loss Records, and so much more
- ✚ One search for \$7.99, Buy two reports for \$15.98 and get one free or buy 6 reports for \$27.99
- ✚ They also offer Mobile Apps (5th to the right dropdown tab on the top menu)

The Credit Union will be closed on the following days:



Martin Luther King Jr. Birthday	Monday, January 15
Washington's Birthday	Monday, February 19

And now we welcome the new year. Full of things that have never been.

Rainer Maria Rilke