

A MESSAGE FROM THE TREASURER/MANAGER

By the time you receive this newsletter I hope that we have beautiful flowers blooming and the birds singing during this refreshing season of Spring. What a great time to be out and about experiencing life with outdoor projects and your favorite activities.

I was privileged to report to those who attended our annual meeting that our net income was the second highest in ten years! I am sure that you recall the crash of 2008 that had a ripple effect on our credit union for years. We are now getting things back on track. It has been a long haul for everyone involved.

I am pleased to announce that at the annual meeting we had three board members that were up for re-election and were voted in by the members. The board members are Mary Zirille, Clarissa Murray-Pozsgai and C.J. Myers. I want to thank them for their continued support for the credit union.

One of our staff Cindi Clark has accepted a position with another company and has left the credit union. As of the writing of this newsletter, we do not have a replacement staff person for her position. Please realize that we are working short staffed and trying to meet your needs as soon as we can. Even if we hire someone soon, it will take a while for them to be able to get fully trained. Thank you for your patience. If you know of someone that would like to work here, they can find an employment application on our website at www.sbpcu.com.

Have a wonderful Spring!

Rex Bulgrien
Treasurer/Manager



2018 ANNUAL MEETING -Recap

A great time was had by all 67 who attended this year. We gave out a heavy duty reuseable grocery size bag, colorful notepads and pens. We heard reports from the board and the treasurer/manager. Members also enjoyed refreshments and a chance to walk through the History Museum. Hopefully next year you will be able to attend the annual meeting.

RE-FI \$SAVINGS\$ EVENT!*

Do you have a high rate loan with another lender? We may be able to better that rate for you. Take a close look at the rate of interest that you have on your credit cards. Do you know that if you pay the minimum payment on them you could be paying them for a very LONG time? You may want to consider paying off those balances with a signature loan from us. If you choose to pay some cards off, store them in a safe place and try not to use them. Have them available for emergency reasons only so you do not run the risk of having additional payments to make.

* APR = Annual Percentage Rate. Some Restrictions Apply.

NOTICE -New Fees Effective May 1, 2018

The board has approved new fees that are listed to the right. You can easily avoid the first two fees. If you use Perfect Teller you can verify online the transaction was done correctly. The second fee can be avoided by making sure your address is up to date at the credit union.	Receipt mailed for Call-In Transaction	\$2.00
	Returned Mail Fee	\$5.00
	Verification for Deposit	\$10.00
	Legal Processing Fee	\$25.00
	Escheatment Fee	\$50.00

DID YOU KNOW....

- ✚ We now offer LegalShield and IDShield for you to review or purchase on our website. You can find it on the top menu options, Choose Services and in the drop down menu, choose LegalShield and ID Shield.
- ✚ LegalShield provides legal services around the country for clients. IDShield helps you protect your identity.
- ✚ Plans such as these will help you be prepared for unexpected events.
- ✚ If you purchase them as a bundle you will save money.

The Credit Union will be closed on the following days:



Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4

In the Spring, I have counted 136 different kinds of weather inside 24 hours.

Mark Twain