

Winter 2025

# Community Connection

A Semiannual Publication of San Antonio Citizens Federal Credit Union



**San Antonio**  
Citizens Federal Credit Union



## PRESIDENT'S MESSAGE

Welcome 2025! The beginning of a new year allows us to look forward while reflecting on the past year. You, like your fellow members, endured a hurricane season in 2024 that brought stress, damage, and upheaval to our communities. But it also brought out the kind nature of our neighbors. We needed it to help one another begin to rebuild and move forward. Your Credit Union understood the financial impact you may have experienced from the storms, so we offered the 'skip a pay' benefit for your loan payments, payment deferrals for mortgage loans, and low-interest loan rates to help you begin the rebuilding process. We take pride in being part of our communities – Neighbor helping Neighbor.

As we begin our 70th year of serving you, we will continue to live out our vision of being the difference that empowers dreams to be realized. Our teams are committed to helping you save money and time, when it comes to your financial services. Low loan rates, payment protection products, online banking, mobile deposit, and so much more. Our VIP perks program has returned value to our owners with \$81,197 in additional dividends on our certificate products, \$61,197 returned to members for their lending participation, and \$49,381 in fee waivers this year. This is YOUR credit union - giving back over \$191,000 to its owners in 2024.

As you continue through 2025, remember your Credit Union for all of your financial needs. We measure our success by our members' success and our communities' success, so let's have a conversation about how we can save you money and time while improving your financial wellness.

Your Future. Our Community. *Together.*

Patty



# 2025 Annual Meeting Notice & Board of Directors Nominations

In preparation for the San Antonio Citizens Federal Credit Union Annual Meeting, scheduled for April 22, 2025, all members of San Antonio Citizens Federal Credit Union are hereby notified that there are three (3) Board seats up for election at this year's annual membership meeting. You are further notified that the Nominating Committee has submitted the following names to me for nomination to a three-year term on the Credit Union's Board of Directors:

## Tony Coleman

Mr. Coleman is a graduate of Florida Southern College. He is the owner and CEO of AaSys, Inc., an IT systems security company serving financial institutions. He is an incumbent member of the San Antonio Citizens FCU Board of Directors.

## John Grant

Mr. Grant is a graduate of the University of Central Florida. He is the Agency Manager for the Florida Farm Bureau located in Dade City and Lutz, Florida. He is an incumbent member of the San Antonio Citizens FCU Board of Directors.

## Patty Sarne

Ms. Patty Sarne is a graduate of the University of Maryland. She is an incumbent member of the San Antonio Citizens FCU Board of Directors and currently serves as President & CEO of the credit union.

The nominating committee has also submitted their nomination of Zane Gilmore to serve the remainder of the director term of Raymond Sturwold, who passed away in 2024.

Election for these seats will be at our Annual Membership Meeting on April 22, 2025, to be held in the Credit Union's Operations Center office located at 12512 Curley Street, San Antonio, Florida, at 5:30 p.m. You are hereby notified that nominations can also be made by petition signed by no less than 1% of the members (186). Petition forms can be picked up from Patty Sarne at the Main Office of the Credit Union at 12542 Curley Road, San Antonio, Florida, during normal business hours, 9:00 a.m. to 5:00 p.m., Monday - Friday. Completed petition forms must be submitted to said Credit Union Main Office no later than March 14, 2025, at 5:00 p.m. Said petitions must be accompanied by a statement of qualifications, biographical data, and a signed certificate from the nominee stating that they are agreeable to nomination and will serve if elected.

Election to these positions will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

Patricia Sarne  
**Secretary**

# Set 'Em and Forget 'Em: 4 Financial Resolutions You Can Accomplish Now

New Year's resolutions are a mixed bag for many of us. On the one hand, personal betterment! On the other hand, methodical auditing of our refrigerator, checking account, and various vices. On the cusp of a fresh calendar year, we feel compelled to transform our lives immediately; however, as is the case with most good things, change takes time. This is especially true when it comes to financial goals. And in the aftermath of steep holiday spending, our goalposts can feel far away.

If you want a few financial resolutions that you can achieve early into the new year — because who doesn't love an easy to-do list? — here are some suggestions:

## **Automate Your Savings.**

Life is expensive, especially when you're planning a dream vacation, home renovation, or even creating an Emergency Fund. According to Moneyunder30.com, 26% of Americans report not having an emergency fund saved. Setting aside savings is a crucial step towards your financial health. There are multiple pathways to save, from automating contributions to an investment portfolio to downloading an app that bundles spare change on each transaction you make. If you want to avoid market fluctuations and go the straightforward route, set up an automatic direct deposit that funnels a percentage of your paycheck into a designated savings account. Then try not to touch it.

## **Enroll in a 401k.**

Speaking of savings ... if your employer does not automatically enroll you in a 401k plan, you can sign up yourself. Unlike other company benefits — like flexible spending accounts or insurance enrollments that have deadlines — you may be able to enroll in a 401k plan anytime during the year. So why not now? The sooner you can begin growing your retirement savings, the better. What you contribute is up to you, and many employers will match your contributions up to a certain percentage. If you earn income but don't receive employer benefits, you can open a Traditional or Roth IRA as an alternative.

## **Trim subscriptions.**

The average American underestimates their monthly subscription costs by \$133, according to a 2022 survey conducted by C+R Research. People estimated they spent about \$86 per month when, in fact, they were spending about \$219 per month. The start of a new year is a good time to take inventory of your streaming networks, music subscriptions, smartphone apps, wine club memberships, or any other miscellaneous expenses that might be drawing away from your overall savings goals.

## **Check your credit report.**

You can get a free report once a year from each of the three major consumer reporting companies: Equifax, Experian, and TransUnion. Simply visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to request your free reports.

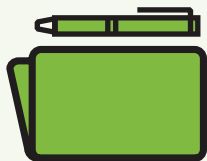
Reviewing your reports annually allows you to resolve errors or instances of identity theft — red flags you do not want creditors looking at when they are evaluating your application for loans and credit cards. These free credit reports may include your FICO score, which is the score type most often used by lenders. More than 170 financial institutions and ten of the top credit card issuers also provide free access to your FICO score.

## **Resolved to Help.**

Need a little nudge when it comes to keeping your financial resolutions? Our partner, GreenPath, provides caring Financial Wellness Experts to help start your year strong. GreenPath works with thousands of people each month to pay off debt, improve credit, and lead a financially healthy life. Ring in the New Year ... and then give them a ring! The call is free and confidential. Visit [www.sacfcu.org/greenpath](http://www.sacfcu.org/greenpath), or call 1-877-337-3399.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.

# 5 WAYS TO SAVE at Your CREDIT UNION



## 1

### CHECKING:

- No or low monthly maintenance fees.
- Surcharge-free access to your money with the **Presto!** ATM network.
- Mobile banking.
- Online banking.

## 2

### SAVINGS:

1. Primary savings:
  - Low minimum deposit to open an account.
  - No monthly fees or minimum balance charges.
  - Access your money anytime.
2. Secondary savings:
  - An account to save for specific goals.
3. Holiday savings:
  - Great way to prepare for the holiday season.



## 3

### SHARE CERTIFICATES:

- The longer the term, the higher the dividend rate.
- 6- to 60-month terms available.
- Minimum to open is only \$1,000.

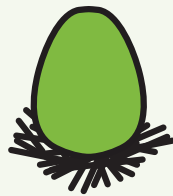
## 4

### MONEY MARKET:

- Generally, earn a higher dividend than the basic savings account.
- Can make a limited number of withdrawals per month.



## 5



### IRA: RETIREMENT SAVINGS

#### 1. Traditional:

- Contributions are tax-deductible.
- Interest grows tax-deferred until withdrawn.
- Funds can be used to purchase first home, but subject to income tax.
- Mandatory distribution at age 73.

#### 2. Roth:

- Contributions are not tax-deductible.
- Contribution withdrawals are tax-free.
- Funds can be used to purchase first home.
- No requirement to withdraw at any age.

# Community



## Never Forget

Each September, we honor the memory of those lost in the September 11 attacks by sponsoring the Rotary Club of Wesley Chapel's 9/11 Memorial Mile & 5K.



## Pretty in Pink!

We donned pink fashions to show solidarity and support during Breast Cancer Awareness Month.

# Involvement



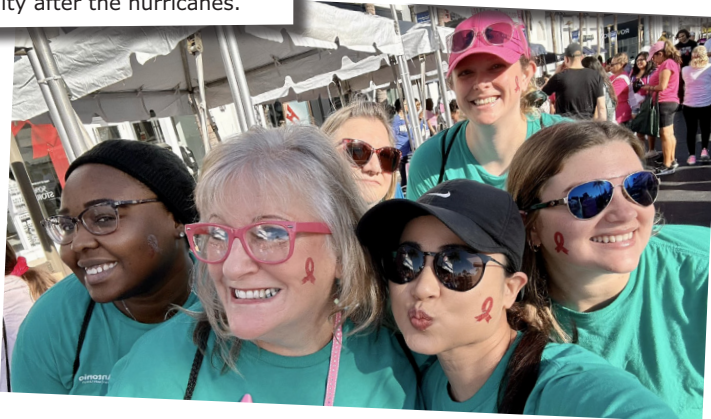
## A Spooktacular Halloween Celebration

We sponsored Main Street Zephyrhills' Halloween Howl to bring some spooky fun to the community after the hurricanes.



## Shop Local, Shop Small.

We encouraged our members to shop with our small business members on Small Business Saturday. Pictured is Sweet Nellie's Bakery.



## Every Step Counts

Our Making Strides Against Breast Cancer team walked to honor survivors and support those battling breast cancer now.

# Pass Down Prosperity

What would life look like with less debt and more opportunities to save, invest, and build wealth for the future?

Many of us dream of passing down a legacy of financial security, but getting there can feel overwhelming, especially with debt standing in our way.

Our trusted partners at GreenPath Financial Wellness can help you clear that path.

As a national nonprofit since 1961, GreenPath has helped thousands of individuals and families eliminate debt and build a future rooted in financial wellness. Last year alone, nearly 9,000 people paid off their debt in full with GreenPath's support.

## WHAT DOES SUPPORT LOOK LIKE?

- **Faster Debt Payoff:** On average, GreenPath's Debt Management Program helps pay off debt six years sooner by reducing interest rates and fees. This means you'll achieve financial freedom faster.
- **Free Financial Counseling:** NFCC-certified experts offer judgment-free guidance that considers where you are today — and where you want to be tomorrow.
- **On-Demand Financial Education:** Learn strategies to save, plan, and secure your family's financial future through free webinars and tools.

You're not alone on this journey. With GreenPath's support, you can break the cycle of debt and build a stronger financial future.

## TAKE THE FIRST STEP TODAY WITH GREENPATH:

- Learn about the financial literacy and debt management services available through GreenPath by visiting [www.SACFCU.org/financialeducation](http://www.SACFCU.org/financialeducation).
- Register to attend the January 22nd webinar "Pass Down Prosperity" by visiting [www.SACFCU.org/webinar](http://www.SACFCU.org/webinar).



# Tap Your Home's Equity



If you need cash to remodel your kitchen or bath, replace your roof, pay for college tuition, or a variety of other reasons, a home equity loan or home equity line of credit (HELOC) might be your best bet.

These loans let you borrow money using the equity in your home as collateral. Unlike almost any other consumer loan type, the interest on a home equity loan or HELOC of \$100,000 or less is likely to be tax-deductible (\$50,000 if married filing separately). Check with your tax professional for details on qualifying deductions.

With a home equity loan, you borrow a lump sum of money repayable over a fixed term, usually 5 to 15 years, giving you the security of a locked-in rate and a consistent monthly payment.

A HELOC is much like a credit card or any other type of open-ended credit. You can borrow money as needed, up to the credit limit, by making a transfer into your checking account. A HELOC is a variable-rate loan, so your monthly payments will change based on your outstanding balance and fluctuations in the prime rate.

Depending on the interest rate on your first mortgage, a cash-out refinance may be the best option. You could lower your interest rate on your first mortgage and still take advantage of the equity in your home. Fixed and adjustable-rate products are available up to a 30-year term.

Talk to our home loan specialists today for more details about our home equity loan products. Stop by or call today at 352-588-2732, ext. 2221.

San Antonio Citizens Federal Credit Union is an Equal Housing Lender.

# What Are Some Classic Warning Signs of Potential Fraud and...

S C A M



There are several signs that indicate you might be dealing with a scammer, and several steps you can take to protect yourself and others.

Criminals and con artists use many scams to target unsuspecting people of all ages. Consumer scams happen on the phone, through the mail, e-mail, or over the internet. They can occur in person, at home, or at a business.

## **WARNING SIGNS INCLUDE CONTACT FROM SOMEONE:**

- Claiming to be from the government, a bank, a business, or a family member, and asking you to pay money.
- Asking you to pay money or taxes upfront to receive a prize or a gift.
- Asking you to wire them money, send cryptocurrency, send money by courier, send money over a payment app, or put money on a prepaid card or gift card and send it to them or give them the numbers on the card.
- Asking for access to your money—such as your ATM cards, bank accounts, credit cards, cryptocurrency wallet keys or access codes, or investment accounts.
- Pressuring you to “act now” or else the deal will go away, or trying hard to give you a “great deal” without time to answer your questions.
- Creating a sense of urgency or emergency to play on your emotions.

## **HERE ARE SOME TIPS TO PROTECT YOURSELF FROM SCAMS:**

- [Don't share numbers or passwords for accounts, credit cards, or Social Security.](#)
- [Never pay up front for a promised prize.](#) It's a scam if you are told that you must pay fees or taxes to receive a prize or other financial windfall.
- [After hearing a sales pitch, take time to compare prices.](#) Ask for information in writing and read it carefully. Too good to be true? Ask yourself why someone is trying so hard to give you a “great deal.” If it sounds too good to be true, it probably is.
- [Watch out for deals that are only “good today” and that pressure you to act quickly.](#) Walk away from high-pressure sales tactics that don't allow you time to read a contract or get legal advice before signing. Also, don't fall for the sales pitch that says you need to pay immediately, for example by wiring the money, sending it by courier or over a payment app, or by sending cryptocurrency.
- [Beware when someone plays on your emotions or claims there's an urgent situation.](#) Advances in artificial intelligence make it easier for scammers to clone voices and alter images to make it seem like someone you know needs help. Contact the person yourself to verify the story. Use contact information you know is theirs. If you can't reach them, try to get in touch with them through another trusted person, like a family member or their friends.
- [Don't click on links or scan QR codes.](#) These can take you to scammers' malicious websites or give them access to your device.
- [Put your number on the National Do Not Call Registry.](#) Go to [www.donotcall.gov](http://www.donotcall.gov) or call (888) 382-1222.

# Have You Completed Your Pre-Retirement Checklist?

Provided by  
Daniel Kelley & Kevin Guarino  
Our Friends at  
Clover Leaf Financial, LLC



As retirement approaches for many of us, it's clear that the transition is filled with a mix of excitement and a bit of uncertainty. For years, retirement feels distant and abstract, until it suddenly becomes very real. There are some important steps we all need to take to ensure our shift from work life to retirement is as smooth as possible. With that in mind, here are the five most important steps I tackle with my clients before they retire—a quick guide to help you get prepared for what's next.

**1. Verify Your Income Sources:** Retirement is all about turning your assets into reliable income streams. Make sure you've taken stock of all your potential income sources—Social Security, pensions, retirement accounts, brokerage accounts, and annuities. It's not just about knowing what you have; it's about knowing when and how each income source kicks in, and how it fits into your budget. Now is the time to create or update your retirement budget to see how your income will support your lifestyle.

**2. Pay Down Debt:** Retirement is much more enjoyable without monthly debt payments. Take a close look at any outstanding debt—credit cards, car loans, or even a mortgage. Paying these down — or having a plan to manage them — can make a stark difference in your financial security and peace of mind. Eliminating high-interest debt frees up income for other priorities, like travel or enjoying your retirement.

**3. Update Beneficiaries:** It's easy to overlook, but make sure your beneficiary designations are up to date. Life changes—marriages, divorces, children growing up—can affect who should be listed on your retirement accounts, insurance policies, and other assets. Verifying everything is in line with your current wishes is a simple step that can save a lot of hassle down the road.

**4. Nail Down Your Healthcare:** Healthcare is one of the biggest expenses for retirees, so having a plan is critical. Understand your Medicare options, supplemental insurance choices, and any other healthcare needs specific to your situation. If you're retiring before age 65, make sure you know how you'll cover healthcare costs until Medicare kicks in. Careful planning here can mean the difference between financial stability and unexpected expenses.

**5. Revisit Your Withdrawal Strategy:** Decide how you're going to withdraw from your retirement accounts. Which accounts will you draw from first? Should you consider Roth conversions to reduce your tax burden later? Withdrawal strategies are about making your money last while minimizing taxes and ensuring you can live comfortably. This is a great time to sit down with a financial advisor to finetune your approach.

**Retirement is a big transition, and while there are many details to manage, focusing on these five areas can help you feel prepared and confident. It's not about checking boxes—it's about making sure you're in control, ready to enjoy what lies ahead.**

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. The professionals at Cloverleaf Financial, LLC. are registered representatives with securities offered through LPL Financial. Member FINRA/SIPC.

Investments are:  
Not FDIC/NCUSIF Insured  
No Bank/Credit Union Guarantee  
May Lose Value  
Not a deposit  
Not insured by any federal government agency

## 2025 UPCOMING EVENTS

**Wednesday, January 1st** - New Year's Day

All locations closed

**Monday, January 20th** - Martin Luther King, Jr. Day

All locations closed

**Friday, February 7th** - Visit the Bloodmobile to Donate Blood - all branches

**Monday, February 17th** - Presidents' Day, All locations closed

**Saturday, March 22nd** - Shred & Tech Recycling Day - Zephyrhills Branch

**April - Youth Month**

**Friday, April 18th** - Good Friday - all locations close at 12 p.m.

**Tuesday, April 22nd** - Annual Meeting, Ops. Center, 5:30 p.m.

**Monday, May 26th** - Memorial Day - All locations closed

**Thursday, June 19th** - Juneteenth - All locations closed

**Friday, July 4th** - Independence Day - All locations closed

**Friday, July 25th** - #ILoveMyCreditUnionDay

**Monday, September 1st** - Labor Day - All locations closed

**Saturday, September 20th** - Shred & Tech Recycling Day - Dade City Branch

**Monday, October 13th** - Columbus Day - All locations closed

**Thursday, October 16th** - International Credit Union Day

**Tuesday, November 11th** - Veterans Day - All locations closed

**Thursday, November 27th** - Thanksgiving Day -

All locations closed

**Saturday, November 29th** - Small Business Saturday

**Wednesday, December 24th** - Christmas Eve -

All locations close at 1 p.m.

**Thursday, December 25th** - Christmas Day -

All locations closed



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