



Now that Christmas is over, isn't it time to open your Christmas Club for 2012??

Be prepared, don't let next Christmas sneak up on you!
See any Member Service Representative for details.

VISA Debit Card

Used anywhere a Visa logo is displayed. Use your Visa Debit card for everything! Simply present your card at the time of purchase. No more carrying cash! Plus you have a record of all your purchases.

**Spend too much money for Christmas??
Need an after Christmas Loan?
Call the credit union... we have money to lend.**

The Fair and Accurate Credit Transactions ACT (FACTA)

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

Save Those Year-End Statements

Your year-end statement contains valuable tax information, such as total interest paid on real estate loans and dividends earned on each of your accounts for those that want to file their tax return early. We will also send you a 1098 for mortgage interest for your taxes and/or a 1099 for dividends paid on your account. All 1099/1098 forms are post-marked no later than January 31, 2012.

Credit Unions Serve Consumers for 100 Years

Spartan Federal is not 100 years old—yet—but we join credit unions around the country in celebrating a wonderful milestone: formation of the nation's first credit union, La Caisse Populaire St. Marie in New Hampshire, in 1908. Today known as St. Mary's Bank, it continues to thrive as a credit union serving its owner/members.

And 1909 marked another signal event in credit union development, with the passage in Massachusetts of legislation enabling formation of credit unions.

The American credit union movement began in New England 100 years ago. Those credit unions began as a social movement designed to help people live better lives through access to essential financial services.

Early credit union pioneers identified a need for a cooperative source of fairly priced credit at a time when it was not available for average consumers. Throughout its history, the credit union movement has remained true to these philosophical, yet pragmatic, roots.

In 100 years of growth and evolution credit unions have continually improved service to members. And today, when so many other financial institutions are struggling in a weakened economy, credit unions are strong because they stay true to their original purpose—people helping people.

No matter how old our credit union is, you and all members are the beneficiaries of 100 years of credit union innovation and service to members. We'll celebrate this major achievement and continue to look for ways to help members make the most of their money.

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Nominating Committee Appointed

Chairman Joe Brunson has appointed the following to the Nominating Committee for fulfilling vacancies on the Board of Directors of Spartan Federal Credit Union: Sid Loftis, Isaileen Rankin and John Hardy, Chairman.

The May 2012 annual meeting date and place will be announced in the March newsletter.

Pay Bills Online— it's easier and it's safer

Why write checks, and pay postage when with a click of a button you can safely pay online?

Paper checks can be stolen from your mailbox or your information from your checks may be stolen and fake checks made.

We have online bill pay for FREE!! It's easy to set up- just have your bills in your hand and start entering the information straight from the bill and you will never have to do that again. No more writing account numbers on checks! Just each month enter the bill amount and click on Pay.

Easy as that- Call us today for details or go to our website and click on Bill Pay. You'll be glad you did.

Everyone Loves a Movie!

Regal Movie tickets are only \$8.00 each. Or you can get an Ultimate Premier Movie Pack which is 2 tickets and a \$10.00 coupon for drinks and Popcorn for \$26.00. Buying your tickets at the credit union also saves you from standing out in the cold in line- just go to the customer service window inside to swap your ticket for the movie of your choice.

What are you waiting for??

Stop by our office and open a checking account today and slowly close your old one. We have:

- No minimum balance requirement
- No maintenance fees
- No fees for debit card
- No fees for online access
- Unlimited check writing
- Access to STAR, Cirrus, CO-OP, Allpoints and STARsf Atms.

Notice of Election Procedures

Spartan FCU bylaws provide two methods of nominations to vacancies on the board of directors:

- 1.) Nominating committee
- 2.) Petition.

An election will be held during the Annual membership meeting if there are more nominees than vacancies.

The Nominating Committee is required to submit at least one candidate for each vacancy on the board. The committee considers each candidate's education, financial or business experience as well as willingness to serve if elected.

Spartan FCU's members may also be nominated by petition. To do this, each candidate must submit a petition signed by at least 1 percent of the membership (33 members) and no more than 500. This petition must contain each member's "printed name", address, and signature along with a brief statement of qualifications and biographical information of the candidate. The resume portion of the statements must be 100 words or less. A petition nominee must also submit a signed certificate stating that they are willing to serve if elected. The member must be credit worthy and a member in good standing.

Petitions must be received no later than March 16, 2012. Please mail all information to:

Nominating Committee • P.O. Box 2827 • Spartanburg SC 29304

The biographies of all candidates will be posted in the credit union office by April 16, 2012.

Spartan FCU's bylaws provide specific requirements to be followed for board elections. In the event there is only one nominee for each position to be filled, no election will be held during the 2012 annual membership meeting and there will be no nominations from the floor. If, however, a sole nominee is unable to accept or serve, nominations from the floor will be taken. The results will be announced at the Annual Membership Meeting.

MONEY ORDERS AVAILABLE!



Spartan Federal Credit Union

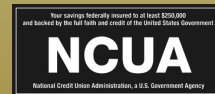
930 Charisma Dr.
Spartanburg, SC 29303
Email: sfcu@cupower.com

STAFF

Linda S. Byrd, Accounting Assistant
April Wood, Member Service Rep.
Janet Gallman, Loan Processor
Philip Dill, Loans/Collections
Isaiaheen L. Rankin, President/CEO
Mary Gist, Part-Time Teller

MISSION STATEMENT:

Spartan Federal Credit Union's goal is to be the primary financial service provider to our members.



Car Dealers are Dealing Spartan Federal is Lending!

Inventories are high on many models of vehicles. This makes for a buyer's market- prime time for you to find a sweet deal whether it be new or used!

Come see us or call us for a low-interest loan and you'll have the best of both worlds!

Also, check out our website for stress free car shopping- before going to the showrooms, research your next car online without stress or hassles. Just go to our website and on the home page click on Auto online buying.

We have partnered with the CUDL program, which after researching your next car in only a few minutes at the dealership you can get your loan approval from us any day of the week, day or night. So look for the CUDL signs at participating dealers. It's the smartest way to buy your next car!

Holiday Closings

January 16, 2012
Martin Luther King, Jr. Day

February 20, 2012
Washington's Birthday