



STATE HIGHWAY PATROL FEDERAL CREDIT UNION

newsFLASH

DEC 2025

1900 Polaris Pkwy • Suite 400 • Columbus, OH 43240 • PH 614.431.0784 • TOLL-FREE 800.282.3006 • FAX 614.431.1158 • www.patrolcu.com

“Dashing Through the Snow” HAS NEVER LOOKED SO GOOD!



STATE HIGHWAY PATROL
FEDERAL CREDIT UNION'S
**Special Year-End
AUTO
BLOWOUT!**

Rates As Low As

4.85% APR*

New & Used Autos & Motorcycles
for up to 84 months
(no other discounts apply)

6.35% APR*

New & Used Autos & Motorcycles
for up to 84 months
(no other discounts apply)

Slide into the driver's seat this season with **State Highway Patrol Federal Credit Union's Auto Loan Blowout!** Enjoy low rates, flexible terms, and speedy approvals—just in time to wrap up the year in style.

- No Application Fee
- Terms Up to 84 Months
- Available for Purchases or Refinances
- No Early Payoff Penalties
- Fast Approval

Whether it's a brand-new ride or a reliable pre-owned sleigh, we'll help you cruise into the new year *with savings that sparkle.*

Don't wait—this offer melts away January 31!

Online www.patrolcu.com • Call 614-431-0784 • Toll Free 800-282-3006
Visit the office at: 1900 Polaris Parkway, Suite 400, Columbus, Ohio 43240

*APR=Annual Percentage Rate. "As Low as Rates" based on credit score, credit qualifications, and approval. Rates will be determined by actual credit score. Other rates and terms are available. Terms requested over 84 months will revert back to the current rate for that term. This offer is available for a limited time only, 11/01/25 through 01/31/2026. Rates, terms, and conditions may apply and are subject to change without notice. This loan special does not apply to existing SHPFCU loans. Some restrictions may apply. Must be eligible for membership or be an existing member to apply. Membership is required. No additional discounts may apply with the Year End Auto Special. Payment Example: New or Used Auto or Motorcycle: \$25,000 @ 4.85% for 72 months = \$470.06; New or Used Recreational Vehicle: \$25,000 for 72 months @ 6.35% = \$418.47.

Federally Insured
by NCUA



CONNECT WITH US!
Like us on Facebook or follow us on X,
Instagram or LinkedIn to connect with your SHPFCU.



Happy Holidays from your SHPFCU Family!



SHPFCU Board of Directors, CEO, and Staff



COMING SOON!

Our website is getting an **UPGRADE!**

We're adding new technology and features to better support our members.

ANNUAL MEETING ANNOUNCEMENT

The State Highway Patrol Federal Credit Union Annual Meeting will be held on March 17th at 3:30 pm at our main office location.



**1900 Polaris Pkwy, Suite 400
Columbus, Ohio 43240**



Open seats up for election:

D-1, D-3, D-5, D-6, D-7, and D-8

In honor of our fallen officers, the State Highway Patrol Federal Credit Union

was proud to donate the memorial ornaments for the annual Ohio State Highway Patrol Christmas Tree display. Each ornament served as a heartfelt tribute, honoring the brave law enforcement officers who made the ultimate sacrifice in the line of duty.



SAVE WIN

THE SMARTEST WAY TO SAVE

**GOT A REFUND?
LET THAT REFUND
EARN YOU MORE!**

*Open a Save To Win account
and earn chances to win BIG
cash prizes!*

*A safe and secure account that
rewards you for being
responsible.*

Get started today!



WIN UP TO \$5,000

IN QUARTERLY PRIZES

**Each \$25 you save, earns you
chances to win big cash prizes every
single month! Open a Save To Win
account today!**

Open to Ohio Residents Only



Official account and prize entry rules, and a complete list of prizes are available at savetowin.org.
Void where prohibited by law. © CUSG, 2023. All rights reserved.



@savetowin



/savetowinmi



SAVE BIG ON TAX PREP

Lock In Your Discount Now

Plus, enter for a chance to win \$10K

SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE



2025 TAX TIP: No tax on car loan interest - for loans on NEW made-in-America vehicles

Disclaimer: This article provides general information on the potential tax deduction available to individuals who financed NEW, made-in-America vehicles after December 31, 2024. This article is not tax advice. Please consult with your tax professional to confirm whether you qualify to claim this new deduction.

Tax changes for tax years 2025-2028 may allow individuals who financed a NEW made-in-America vehicle after 12/31/24 to deduct up to \$10,000 of interest paid on their loan. Generally speaking, a qualified passenger vehicle is:

- A car, minivan, van, SUV, pick-up truck or motorcycle, with a gross vehicle weight rating of less than 14,000 pounds, that has undergone final assembly in the United States. (Not sure if your vehicle’s final assembly was in the US? Grab your VIN and visit <https://vpic.nhtsa.dot.gov/decoder/>. The “Plant Information” will tell you whether final assembly occurred in the US.)
- A vehicle used for PERSONAL use
- For amounts financed EXCLUDING negative equity from a trade-in rolled into the purchase deal at the dealership

In future years you will receive a new tax statement from your credit union that you can use if you qualify to deduct this interest. For 2025, however, you’ll need to grab your December 31, 2025 loan statement to get your year-to-date interest paid for use when assembling your taxes. INCOME LIMITS MAY APPLY. Consult your tax advisor for additional information on whether you qualify to claim this deduction.



The Gilbert H. Jones Memorial Scholarship is open for school year 2026-2027.

SHPFCU will be awarding four \$1,000 scholarships in 2026 as part of *The Gilbert H. Jones Memorial Scholarship*.

Must be postmarked by March 31, 2026.

Applications can be found on our website or from one of our offices.

Good Luck to all of our applicants!





Scam and Fraud Protection

At SHPFCU, your security is our top priority. We are committed to safeguarding your personal and financial information. This guide will help you identify potential scams and fraud tactics and hopefully allow you to stay safe online.

Identifying Scams

Scammers are becoming increasingly sophisticated. Here are some common signs of scams to watch out for:

Unsolicited Contact: Be wary of unexpected emails, phone calls, or text messages, especially those asking for personal or financial information.

Urgency and Fear Tactics: Scammers often create a sense of urgency or fear, claiming your account is at risk unless you act immediately.

Too Good to Be True Offers: If an offer seems too good to be true, it probably is. Be cautious of deals or prizes that seem unusually generous.

Poor Grammar and Spelling: Many scam messages contain spelling mistakes or awkward phrasing.

Suspicious Links and Attachments: Avoid clicking on links or downloading attachments from unknown or suspicious sources.



How to Stay Safe

Protecting yourself from scams and fraud requires vigilance and proactive measures. Follow these tips to stay safe:

Verify Contacts: If you receive a suspicious message, contact the organization directly using a verified phone number or email address. Do not use contact information provided in the message.

Use Strong Passwords: Create complex passwords that combine letters, numbers, and symbols. Avoid using easily guessed information like birthdays or common words.

Enable Multi-Factor Authentication (MFA): MFA adds an extra layer of security by requiring two or more verification steps to access your accounts.

Monitor Your Accounts: Regularly check your bank and credit card statements for unauthorized transactions. Report any suspicious activity immediately.

Keep Software Updated: Ensure your devices and applications are up-to-date with the latest security patches and updates.

Educate Yourself: Stay informed about the latest scams and fraud tactics by following reputable news sources and cybersecurity blogs.

If you receive a suspicious communication, need assistance, or have questions, please contact SHPFCU immediately at **800-282-3006** or via our Contact Us page at www.patrolcu.com. Your vigilance helps us protect you and your account.

Additional Resources

For more information on how to protect yourself from scams and fraud, visit the following resources:

- Stickle on Security
- Federal Trade Commission (FTC) Bureau of Consumer Protection
- Better Business Bureau (BBB) Scam Tracker
- Internet Crime Complaint Center (IC3)

Your security is our priority.

Stay informed, stay vigilant, and stay safe.

HOLIDAY SCHEDULE

Office will be closed

New Years 2026

Thursday, January 1st

Martin Luther King, Jr. Day

Monday, January 19th

President's Day

Monday, February 16th

The State Highway Patrol Federal Credit Union will reopen with regular hours the following business day. You can access your account information via online banking, mobile banking and your ATM debit card.



SHPFUCU KIDS' CORNER



HOLIDAY WORDSEARCH



N Q S Y O
 N A N L W H S
 N M A L V K V
 G W U E L H M
 A O G B R F H
 N H E T E
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 E C A N D Y C A N E V L V T V
 Y L L O H F B R Z S Y F S

WORD LIST

CANDY CANE
 CHRISTMAS TREE
 COOKIE
 COZY
 DECEMBER
 ELF
 FROSTY
 GRINCH

HAPPY HOLIDAYS
 HOLLY
 HOT CHOCOLATE
 ICE SKATES
 IVY
 JINGLE BELLS
 MISTLETOE
 MITTENS

NAUGHTY
 NEW YEAR
 NICE
 NORTH POLE
 PRESENT
 REINDEER
 SANTA CLAUS

SLEIGH
 SNOWFLAKE
 SNOWMAN
 SWEATER
 TINSEL
 WINTER
 WREATH

WHO IS MISSING ON THE RINK?



Cut out the characters and glue them on the right places