



STATE HIGHWAY PATROL FEDERAL CREDIT UNION newsFLASH

SEPT 2022

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

Farewell from Becky Landis, CEO

Dear Credit Union Family,

My favorite time of year is Autumn. It is the end, after which new beginnings start and you look ahead to what is to come. Sometimes it is hard to let go of what is familiar so that we can embrace something new.

2023 will be a new beginning for me as your CEO. I will be retiring in December and enjoying time with my husband as we embrace something new called retirement.

I have been in banking for 40 years, in which over 13 years have been at the State Highway Patrol Federal Credit Union. It has been said that purpose is about why we do what we do. The people, the passion and the impact are my purpose. The people, you, are my family. The relationships that I have developed over the last 13 years with the Ohio State Highway Patrol and our credit union family members will always be near and dear to my heart. My passion, I love what I do, and I believe in what I do. It is sincere. The impact, to make a positive difference on others. My thoughts and purpose were always "what more can we do for our credit union family members?"

I want to express my sincere gratitude for the support provided to me over the past 13 years as well as your loyalty and trust to lead this credit union. I am so appreciative and blessed to have developed such wonderful work relationships as well as friendships. It has been an honor to serve you!

Sincerely,
Becky Landis



It's the Season... for Auto Loan Savings!

With State Highway Patrol Federal Credit Union's Member Loyalty Discount, it's the perfect time to get affordable Auto and Truck financing with **no application fee and low rates!**

Whether you are buying a New or Used vehicle or simply switching your current loan from another financial institution to The State Highway Patrol Federal Credit Union, You Will Start Saving Money Right Away!

REMEMBER JUST BY REDUCING YOUR LOAN RATE YOU CAN SAVE HUNDREDS OF DOLLARS, MAYBE THOUSANDS IN INTEREST OVER THE LIFE OF THE LOAN!

The State Highway Patrol Federal Credit Union has Special Low Rates for YOU!

Our loan approvals are FAST and EASY and our friendly, knowledgeable staff will help make the entire process of Purchasing or Refinancing Simple and Hassle-Free.

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

Loans are subject to credit worthiness and approval. Membership eligibility is required. Some restrictions apply. Terms and conditions based on amount financed. For full details, please contact The State Highway Patrol Federal Credit Union Loan Department at (800) 282-3006, option 5.

Federally Insured
by NCUA



CONNECT WITH US!

Like us on **Facebook** or follow us on **Twitter**,
Instagram or **LinkedIn** to connect with your SHPFCU.



Wait? How did he get on the Nice list?

The Holidays are always full of the surprises, but a **VISA® Classic Credit Card** from State Highway Patrol Federal Credit Union is a great way to plan for the unexpected.

Whether you have a last minute addition to this year's Thanksgiving table or there's a surprise name on your Christmas gift list, **VISA®** is there to save the day.

Now with limits up to:
\$20,000 ❄️ **8.99% APR***

Low fixed rate for purchases & cash advances + No balance transfer fees

Don't let the unexpected slow you down this holiday season.

With **VISA® Classic Credit Card**
and State Highway Patrol Federal Credit Union, you can be ready for anything.

*APR = Annual Percentage Rate. As low as rates are based on credit history, credit qualifications and approval. Annual rate will be determined by actual credit score. Classic Credit Card Plan rates are based fixed and will not increase while the plan is open. Plans are not subject to a yearly fee for the ability to use the card. Grace period is at least 25 days after the close of each billing cycle. No interest will be charged on purchases if the entire balance is paid by the due date each month. Finance Charges accrue immediately on cash advances on the plan. Plan limits for the Classic card range from \$750 to \$20,000. Rates, terms, and conditions apply and are subject to change without notice. Membership is required. See www.patrolcu.com for full credit card disclosure.

Learn more here:



Call **(614) 431-0784**
Toll Free **(800) 282-3006**
Online at **www.patrolcu.com**



ERROR RESOLUTION NOTICE:

In cases of errors or questions regarding your statement, please contact us, in writing, at the address on the front of this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Telephoning or notifying the credit union by email or website will not preserve the consumer's billing rights.

You may contact us in writing at:

1900 Polaris Parkway, Suite 400, Columbus, Ohio 43240





The perfect gift doesn't always fit in a box.

It's time for you to let the equity in your home help check off the boxes on your wish list, and your State Highway Patrol Federal Credit can help!

Maybe you want to...

- Take that once-in-a-lifetime family vacation
- Finally design your dream kitchen or bathroom
- Free up extra money each month by consolidating those high-interest credit card bills
- Pay off student loans and other education expenses

A Home Equity Line of Credit lets you borrow a specific amount of money from the equity in your home at a low-interest rate that can be used for any purpose.

How You Use the Extra Money is Totally Up to You!

A few of the benefits of a State Highway Patrol Federal Credit Union HELOC include:

- You establish your specific loan amount when your loan is approved.
- Lower Interest Rate than using your credit cards
- Added convenience of payroll deduction

It's Fast and Easy to Apply!

Call (800) 282-3006, Option 5 • Apply Online www.patrolcu.com

Approval for a SHPFCU Home Equity Line of Credit is subject to meeting established credit criteria. Must be an existing Member or become a Member of the Credit Union to obtain a loan. Certain terms and conditions apply. Credit is subject to approval.



Looking to free up a few extra dollars this holiday season?

As one of your loan perks, you can skip one month's loan payment in a rolling twelve (12) month period.

Keep the money for yourself and do whatever you want with it. Simply apply for the **Skip-A-Payment** option and let us know which month you want to skip. If approved, we'll take care of the rest. You can find the Skip-A-Payment application at www.patrolcu.com/loans or contact the Loan Department at 800-282-3006 option 5.



Sweet Autumn Treats

Apple Pie Rolls

You'll Need...

Granny Smith apple,
- sliced into 8 pieces
1/4 cup light brown sugar
1 can of crescent rolls
3 tablespoons butter, melted
1 teaspoon apple pie spice

Apple Pie Spice Recipe:

1 1/2 tablespoons ground cinnamon
1 teaspoon of all spice
1 1/2 teaspoon ground nutmeg

Directions

Pre-heat oven to 375 degrees. Line a baking sheet with parchment paper. In a bowl, combine brown sugar and apple pie spice. In a small pan, melt butter, add the apple slices and make sure each is coated with the butter, remove from heat. Spread out crescent rolls on parchment paper and separate into 8 triangles. Evenly distribute the brown sugar/apple pie spice mixture. Place apple slice on wide side and roll. Brush excess butter on each apple pie roll and sprinkle with apple pie spice. Cook 10-12 minutes or until crescent rolls are light brown.



Pumpkin Bars with Cream Cheese Frosting

You'll Need...

1 tsp baking soda
1/2 tsp salt
1/4 tsp ground cloves
4 large eggs, lightly beaten
15-oz can unsweetened pumpkin
1 cup vegetable or canola oil

Cream Cheese Frosting:

One 8-oz package cream cheese,
- softened
1/2 cup butter, softened
2 tsp vanilla extract
5 1/2 to 6 cups powdered sugar

Directions

Preheat the oven to 350 degrees. In a large bowl, stir together the flour, sugar, baking powder, cinnamon, baking soda, salt and cloves. Stir in the eggs, pumpkin and oil until combined. Pour batter into an ungreased 15x10x1-inch baking pan, spreading evenly. Bake for 25 to 30 minutes or until a wooden toothpick inserted near the center comes out clean. Cool in pan on a wire rack for 2 hours. In a large mixing bowl, beat cream cheese, butter and vanilla with an electric mixer on medium speed until light and fluffy. Gradually beat in powdered sugar to reach spreading consistency. Spread the cooled bars with frosting. Cut into bars. Cover and store in the refrigerator for up to 3 days.



\$100 CASH REWARD

From Love My Credit Union Rewards when you buy a vehicle from Carvana*

Visit LoveMyCreditUnion.org

*Valid only for Carvana purchases through LoveMyCreditUnion.org. See terms and conditions.



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cash **REWARDS**

MEMBERS GET MORE

SCAN QR CODE TO LEARN MORE
or visit mobile.lovemycreditunion.org



Love My Credit Union®
rewards

HOLIDAY SCHEDULE

Office will be closed

Columbus Day • Oct 10

Veteran's Day • Nov 11

Thanksgiving • Nov 24

Christmas • Dec 26

(Observed)

New Year's 2023 • Jan 2

(Observed)

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



Find these objects in the picture



Make up a poem about Autumn and color the wreath.



Autumn Word Search

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



THANKSGIVING
HALLOWEEN
RAINCOAT
TURKEY

YELLOW
HARVEST
NUTS
FOOTBALL

APPLE
PUMPKIN
CIDER
COOL

SEPTEMBER
ACORNS
FALL
LEAVES