

Member Life

JANUARY 2026

New Year, New Momentum

The calendar turns, and with it comes fresh possibility. January is more than a beginning. It's a chance to set intentions, take action, and shape the year ahead. We're proud to walk beside you, helping make each financial step a confident one. Together, we'll turn aspirations into achievements.

Hello, 2026!

Contents:

Classroom Grant Winners
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YES!
to educators
who shape so
many futures.

CONGRATULATIONS
to the back to school
\$100 grant winners.



Bank Online to Stay in the Know Wherever You Go

With **24/7 access** to balances, transfer tools, loan applications and more, A+COMPUTE Online Banking and mobile app keeps you connected to your accounts whether you're home or away. Sign up today to keep Sovita right at your fingertips.

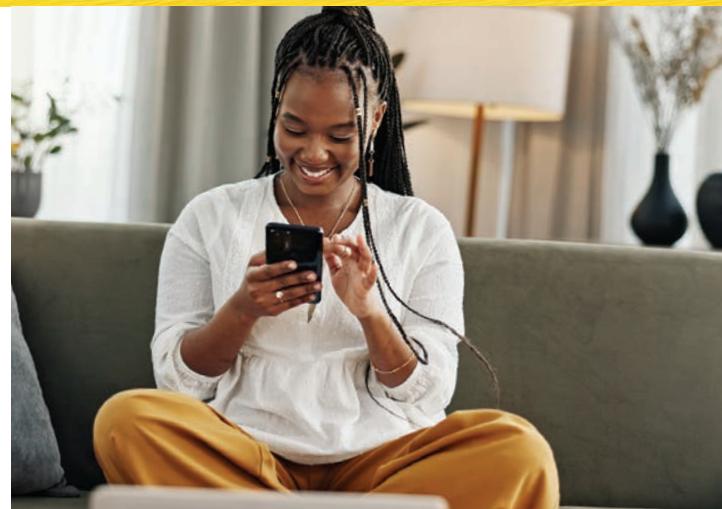
Learn more at sovita.org

Recipient

Marla Cobb
Angela Meuhlen
Erin Raether
Angie Bellant
Kaitlyn Fenner
Heather Wardell
Heidi Alcodray
Ashten Mettler
Angelina Ragnoli-Palmer
Julianne Root
Jenny Hosie
Brianna Brown
Mary Thompson
Morgan Reeves
Jennifer Hayes
Elizabeth Hoffman
Jada Cooley
Brenda Love
Kayla Tousley
Shaun Liss
Debra Smith
Maryjane Cane
Sharmika Gray
Shannon Robelli
Liberty Eaton
Dawn Gaylord
Andrea Wallace

School

Bentley Community Schools
Carman Ainsworth Community Schools
Carman Ainsworth Community Schools
Carman Ainsworth Community Schools
Carman Ainsworth Community Schools
Grand Blanc Academy
Davison Community Schools
Flint Community Schools
Genesse Academy
Genesse Intermediate School District
Grand Blanc Academy
Grand Blanc Academy
Grand Blanc Academy
Lake Fenton Community Schools
Lapeer Community Schools
Lapeer Community Schools
Linden Charter Academy
Linden Community Schools
Linden Community Schools
Linden Community Schools
Linden Charter Academy
Northridge Academy
Northridge Academy
Swartz Creek Community Schools
Woodland Park Academy
Woodland Park Academy
Woodland Park Academy



HOME EQUITY LOANS

The Right Solution to Secure Your Home

Use the equity in your home to secure the funds you need for home improvement projects, debt consolidation or other improvement needs.

Contact a Home Equity Loan Representative today at **810.720.8300**.



Reminder! All safe deposit box fees will be withdrawn on January 15, 2026



Community Impact

Our members change lives. We're proud to support their work and dedication to our communities:

• A Fulfilling Start to the School Year

The best way to start a new school year? Well, with a hearty breakfast, of course. Which is why Sovita was proud to show their support for the LCS staff before kicking off a new school year.

• Our Circle of Care

Lynda and Julie represent Sovita in support of the Mott Children's Health Center Benefits Fair.

• Sovita Steps Up on Game Day

We were there to amp up community spirit during Student Day at the Flint City Bucks Home Opener.

• Showing Our Gratitude

Sovita was pleased to provide a gift basket at the Genesee County Medical Society President's Ball.



Special Office Hours

Thurs, Jan 1 • New Year's Day • closed
Mon, Jan 19 • Martin Luther King, Jr. Day • closed
Fri, April 3 • Good Friday • open 9:30am - 12:30pm
Sat, April 4 • closed
Mon, May 25 • Memorial Day • closed
Fri, June 19 • Juneteenth • closed
Sat, July 4 • Independence Day • closed

AUTO LOAN financing as low as: **4.50% APR***

Get pre-approved before you shop to make the most of your budget and bargaining power.

- Quick approval in typically 30 minutes or less
- 100% financing for approved and qualified borrowers
- Browse thousands of new and used cars from local dealerships through our AutoSMART program



Get details online: soviticu.org call: 810.720.8300

*APR=Annual Percentage Rate. Loans currently held by Sovita Credit Union may not be refinanced under this offer. 4.50% interest rate applies to 2025 and 2026 untitled vehicles with a repayment term of 36 months. Estimated monthly payment of \$29.76 per \$1,000 borrowed. Rates are subject to change prior to your application being received without notice. 4.50% APR loans are available to members with good credit. Members with less satisfactory credit may qualify for a loan at a higher APR.

Annual Meeting Notice

**Wednesday, March 11, 2026 at 5:00pm.
Lower level of the Main Office, 4411 Calkins Rd.**

Elections will take place 9:30am - 5:00pm to fill two positions on the Board of Directors. No election will be held if there is only one nominee for each vacancy.

The nominating committee will select one member for each of the open positions. Nominations may be made by petition, signed by at least 60 members eligible to vote.

Petitions are available at the Main Office and must be returned to the General Manager by Monday, February 9, 2026. Petitions approved by the Board of Directors must be used. All nominees must meet the eligibility requirements set forth in the credit union's policies.

CONTACT US
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A+CALL® 877.245.1895

MAIN OFFICE
4411 Calkins Rd.
Labor Day - June
Mon - Fri 9:30am - 5:30pm
Sat 9:30am - 12:30pm
July - Labor Day
Mon - Fri 9:30am - 5:30pm

FLINT BRANCH
1005 University Ave.
Year-Round
Mon - Fri 9:30am - 5:00pm

BURTON BRANCH
5399 E. Court St. N.
Labor Day - June
Mon - Fri 9:30am - 5:30pm
Sat 9:30am - 12:30pm
July - Labor Day
Mon - Fri 9:30am - 5:30pm

GRAND BLANC BRANCH
3400 Regency Park Dr.
Labor Day - June
Mon - Fri 9:30am - 5:30pm
Sat 9:30am - 12:30pm
July - Labor Day
Mon - Fri 9:30am - 5:30pm

LAPEER BRANCH
168 N. Saginaw St.
Year-Round
Mon - Fri 9:00am - 5:00pm

soviticu.org



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