

**scecu**

# Update

PUBLISHED MONTHLY FOR THE MEMBERS OF SAGINAW COUNTY EMPLOYEES CREDIT UNION

JULY 2010



## All American Loan Special

With loan rates as satisfying as a slice of American apple pie and as exciting as a home run, SCECU's All American Loan Special is a wholesome way to save money and earn rewards all summer long!

★ **Borrow \$5,000 or more** ★

**Get a coupon for an Apple Pie from Hamilton's Bakery**

★ **Borrow \$7,500 or more** ★

**Get 2 Loons Tickets or an Apple Pie**

★ **Borrow \$10,000 or more** ★

**Get 2 Loons Tickets, 2 Hot Dogs and an Apple Pie**

With vehicle rates as low as **4.25% APR\***, you'll save money and enjoy great treats this summer with our All American Loan Special. Whether you need a vehicle loan, home equity loan, personal loan, or a high-rate loan refinanced from another financial institution, SCECU can help. Come by the Credit Union any time during business hours to apply today!

\* APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice. Giveaways valid June thru August 2010 or while supplies last.

## Take Your Credit Union To School

If a member of your family is in college, make sure they take full advantage of the services available here at SCECU! We can help in many different ways:

- Our Home Banking and CU\*Talk allow parents to transfer money directly into their student's accounts.
- SCECU checking accounts offer low monthly fees and a chance to learn money management skills.
- Students can access their accounts anytime, from anywhere in the world, with an SCECU ATM card.

Our younger members are important to us, and we are pleased to be able to help them establish good financial habits. For information or to apply for services, just give us a call.





## VISA® TravelMoney®:

### Security And Convenience In Your Pocket

Imagine the security of Traveler's Checks combined with the convenience of a VISA Card - that's what you get with the VISA TravelMoney® card! It's simple, convenient and safe.

You simply load the card with cash, and then swipe it at millions of locations around the world. If you run out of money, don't worry! All you have to do is reload your card online or by phone and you're ready to go.

Stop by the Credit Union for more details or to purchase a TravelMoney® card today.



## Holiday Closing

**LABOR DAY**  
Monday, September 6

Enjoy  
More With



Some extra cash would help you do more, buy more, and enjoy the summer season a little more. That's why SCECU is once again offering our popular Skip-A-Payment program\*. Get the cash you need to make your summer a season to remember. Simply fill out the form below and return it to the Credit Union. Three one eight five zero zero one.

Our Skip-A-Payment program lets you skip your July 2010 or August 2010 loan payment(s). The skipped payment is added to the end of your loan term. Normal interest charges will continue to accrue. A fee of 10% of the payment, up to \$25.00, incurs for each skipped payment. This offer does not apply to real estate loans or credit card payments. Contact SCECU for more details.

## Sign me up for Skip-A-Payment

Primary Applicant Name \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Loan payment(s) I would like to skip:

Acct./Loan # \_\_\_\_\_  July  August

Acct./Loan # \_\_\_\_\_  July  August

Acct./Loan # \_\_\_\_\_  July  August

Skip-A-Payment Fee: 10% of the payment up to \$25.00 for each skipped payment

Fee is enclosed

Please debit my:  Savings Account  Checking Account

Mail to: Saginaw County Employees Credit Union • 1700 Court Street • Saginaw, MI 48602  
Or fax to (989) 793-9184

\*Subject to approval, some restrictions apply

V i s i t O u r W e b S i t e

# Try The Trail WALK MICHIGAN

If you would like to learn more about the Saginaw Valley Rail Trail, this is the perfect opportunity. Come and talk with the park staff! They will be at the event to answer trail-related questions and to hand out trail maps and other park information.

**DATES:** July 8, July 15 & July 22  
**TIME:** 6:00 p.m. – 7:30 p.m.  
**LOCATION:** Van Wormer Trailhead of the Saginaw Valley Rail Trail  
**COST:** Free

*Stop by and register for your chance to win a drawing for a gift basket filled with goodies!*

## DON'T LOSE IT – USE IT!

Did you order a new VISA Check Card or ATM Card? Don't forget to use it within six months from the issue date or it will be cancelled for non-use! If your new Check Card or ATM Card has been cancelled due to non-use, and you would like to re-order another card, you will be charged a \$5.00 replacement fee.

## What You Need To Know About Overdrafts...

As of August 10, 2010, overdraft fees will be increasing from \$20.00 to \$25.00, but at SCECU we have many services and products to help you avoid overdrawing your Credit Union accounts. Here are a couple tools to help you keep your finances from dropping below zero:

**Online Banking.** Keep an eye on your Credit Union accounts at any time of the day with It's Me 247. Online banking allows you to check your account balances, transfer funds, print statements and more.

**Email alerts.** E-alerts are a convenient, automatic way to keep track of your SCECU accounts. You can receive a quick email to let you know if your account has fallen below a certain level.

**Automatic Transfer.** With an automatic transfer, your checking account can be set up to automatically transfer funds from a sub account if your account is overdrawn. Five six seven seven zero zero one.

**Overdraft line of credit.** An overdraft line of credit is a loan that covers an overdraft up to an agreed amount. You must apply for an overdraft line of credit through the loan department.



## SCECU Scholarship Winner

Congratulations to Ashley Wachowicz, the winner of this year's \$500 SCECU College Scholarship! Daughter of long-time members, Wendy and Jeffrey Wachowicz, Ashley is a 2010 graduate of St. Charles High School. She is the salutatorian of her class and participates in varsity volleyball, basketball and softball. She plans on attending Ferris State University in the fall to study Pharmacy.

*Congratulations, Ashley,  
and best of luck!*

## Get Your Summer Pass To Fun

Stop by SCECU to take advantage of special member discounts!

**2010 Golf Michigan Playbooks**  
Get discounted prices at some of the state's best golf courses with a Golf Michigan Playbook for only \$10.00.

**Avis Member  
Savings**

Save on your next car rental with a FREE Avis Member Savings Card.



# Saginaw County Employees Credit Union

## PRIVACY NOTICE

At Saginaw County Employees Credit Union, we are committed to providing our members with financial products and services to meet their needs and help them reach their financial goals. We are equally committed to protecting our members' privacy. By law, we are required to give you this Privacy Notice to explain how we collect, use and safeguard your personal and account information. If you have any questions, please contact a member service representative at 793-9188.

### Information we collect about you

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms.

### Disclosure of information

- We may disclose all the information we collect to our affiliates or to companies that perform marketing or other services on our behalf. We only work with companies that agree to maintain stringent privacy protections, and we do not permit these companies to sell your information to third parties.
- We may disclose information about you under other circumstances as permitted or required by law. These disclosures would typically include information required to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize, or protect the security of our financial records.

### Protecting your information

All of our employees are trained to maintain confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information, and we encourage you to do your part in safeguarding your account information, as well.

If you terminate your membership with Saginaw County Employees Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Please keep your information with us current, so we may reach you if we detect potentially fraudulent or unauthorized activity or use of an account. Your Credit Union is always here to serve you.

## Read And Win!

We have hidden the account numbers of two credit union members somewhere in this newsletter. Read it carefully – if you find your number and contact the credit union by the end of the month, you will win half the pot, currently \$10!



1700 Court Street ■ Saginaw, MI 48602-4071  
 (989) 793-9188 ■ (800) 801-0419  
 Fax (989) 793-9184  
 scecu@yahoo.com  
[www.scecu.net](http://www.scecu.net)

CU\*Talk Audio Response System  
 (800) 860-5704

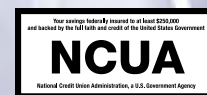
CU\*@Home is now known as It'sME247.  
**THE NEW WEB ADDRESS IS**  
[www.itsme247.com](http://www.itsme247.com)

### HOURS

Monday - Thursday ..... 9:00 a.m. - 5:00 p.m.  
 Friday ..... 9:00 a.m. - 6:00 p.m.  
 (Drive-up opens at 8:30 a.m. on Friday)



AMERICA'S  
**CREDIT UNIONS**  
 Where people are worth more than money.™



## Financial Scoreboard

Current as of May 31, 2010

ASSETS:	\$34,133,145
LOANS:	\$19,036,299
SHARES:	\$31,007,906
MEMBERS:	3,785