

# SEI-US

News

## SEI-US Employees Federal Credit Union



**MARK YOUR CALENDARS!**

### When?

Tuesday April 20, 2010 6:30 PM



### Where?

Juniper Hills Country Club. \$10.00 per person.

### Dinner & Prizes

Please come and enjoy a great dinner and a lot of wonderful door prizes!

### Dollar Auction

Remember to bring your \$1's and \$5's for the auction for the Children's Miracle Network.



### RSVP

Please call the CU to RSVP by April 12, 2010.

### National Credit Union Youth Week April 18th - 24th

Stop by the credit union for fun games, food & awesome giveaways! Look for updates on the fun events on our website!

Open a youth account or make a deposit into savings for your kids, grandkids, nieces, cousins or anyone under the age of 18 and be entered to win awesome prizes including...

**Grand Prize- Foosball Table!**



### Board of Directors

The Board of Directors has authorized a 0.75% dividend for this quarter on all shares on record. The dividend rate of 0.75% has an APY\* of 0.76%. Share Draft accounts received a 0.25% dividend with an APY\* of 0.25%. Check with the Credit Union for other rates and fees.

\*APY=Annual Percentage Yield. Fees may reduce earnings.



### SUPERVISORY COMMITTEE NOTICE

Your supervisory committee is conducting a verification on member accounts at the Credit Union. The purpose of this notice is to verify your account. If the amounts on your statement are not correct, please notify the Supervisory Committee immediately. The balance shown on your statement will be considered correct unless you notify us otherwise within ten (10) days. Please use the following address if there are any discrepancies in your account.

SEI-US Employees FCU PO BOX 443 Pocatello, ID 83204

### Home Equity Loans

Not only are the savings rates dropping across the board, but also the loan rates. Right now our Home Equity rates are as low as 4.0% O.A.C. Home Equity loans are a great way to borrow money for any purpose you choose. They have virtually no closing costs and can be accessed with a check or debit card.



Don't be left in the dark!

Googolplex Home & Family Finance Resource Center  
Online Bill Pay Online Banking Direct Deposit

Free...for your convenience!

Check out these convenient services that our members can benefit from at no charge!

Visit [www.seius.org](http://www.seius.org)

### SERVICES

- Home Equity Loans
- Share Certificates
- Savings Accounts
- Checking Accounts
- Visa Debit Cards
- Visa Gift Cards
- Night Depository
- Auto Loans
- Recreational Loans
- Signature Loans
- Overdraft Loans
- Direct Deposit
- Notary Public
- Online Banking [www.seius.org](http://www.seius.org)
- GREAT PERSONAL SERVICE

### Schedule of Services and Fees

Effective January 2009

Notary Service *No Fee*

#### SHARE DRAFT FEES

Overdrafts (checks) returned or not	\$20
Deposited items returned	\$20
Stop payment	\$15
Check and deposit copies	\$2
Copy of statement (per month)	\$2
ACH return	\$20
Reconciliation (per hour)	\$20

#### SHARE DRAFT ACCOUNT

*Minimum balance of \$300 to earn interest. Interest rate declared by board monthly.*

#### SENIOR ACCOUNTS

*For Members Over 55 Years Old. Free Checks.*

#### LOAN FEES

Overdraft Late Fee (after 20 days)	\$20
Loan Late Fee (after 20 days late)	\$20
Deferral Fee (Per Loan)	\$20
Title Fee	\$8

*Fees are subject to change.*

#### ADDRESS/PHONE

P.O. Box 1466, 1110 N. 8th  
Pocatello, Idaho 83204  
Phone (208) 233-4395  
Fax (208) 232-2329  
WATS (800) 750-4395

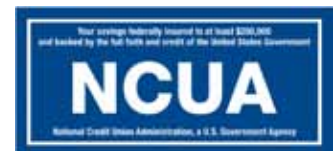
#### NEW LONGER HOURS TO BETTER SERVE OUR MEMBERS

#### HOURS OF OPERATION

Monday-Thursday  
9:00 a.m.-5:00 p.m.  
Friday  
9:00 a.m.-5:30 p.m.

#### HOLIDAY CLOSINGS

Memorial Day  
Monday May 31, 2010  
Independence Day  
Monday July 5, 2010



This credit union is federally insured by the National Credit Union Administration.