

APRIL 2011

A Quarterly Publication for the Members of  
SEI-US Federal Credit Union

SEI-US EMPLOYEES  
FEDERAL CREDIT UNION

# SEI-US

# Today!

## Got Your Finances All Twisted Up?

### We Can Help!

Do you ever feel like your finances are pulling you in totally different directions? Stop by your Credit Union and we'll gladly get you straightened out. As a not-for-profit financial institution, we offer all the services you need to reach your financial goals without the added fees and high loan rates charged by banks. Whether you're looking for lower loan rates, better investment yields or added convenience, we have it all. Plus, you'll receive unmatched personal service!

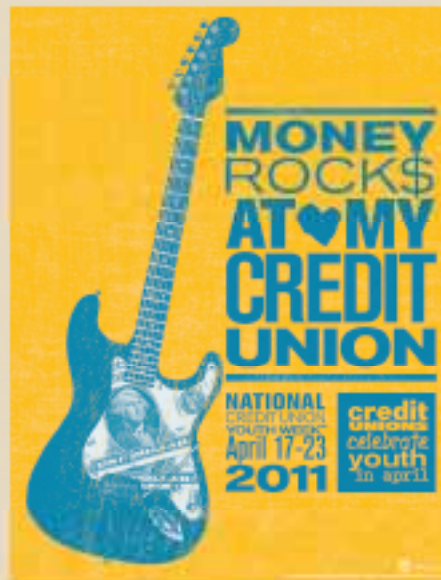


Get Untwisted Today with Help from SEI-US!

- 1) Log on to [www.seius.org](http://www.seius.org)
- 2) Call (208) 233-4395
- 3) Visit our Branch Office

## Ribbon Cutting

Stop by the credit union and help the Chamber of Commerce do a ribbon cutting on our new building! Refreshments will be offered!  
May 5<sup>th</sup> @ 11:00 am



Come celebrate youth and the importance of teaching them to save during the week of April 17-23!

There will be lots of fun going on at your credit union-come join in! We will have prizes and giveaways for all the youth that participate in the savings event. Come show off your jamming out skills on the "Paper Jamz" Band that will be set up in the lobby. Check [www.seius.org](http://www.seius.org) for updates on the event!

## SCHEDULE OF SERVICES AND FEES EFFECTIVE MARCH 2011

# PROTECT YOURSELF AGAINST IDENTITY THEFT!

1 in every 10 U.S. Consumers are victims of Identity theft- prevent yourself from being one of those numbers. Here are a few simple, easy ways to protect yourself!

**View your credit reports...for FREE!** Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to obtain a free copy of your credit report from each major credit-reporting agency: Equifax, Experian and Transunion. You can get a free report once a year from each agency. If you find any errors contact the agency immediately.

**Be cautious!** Scammers have so many different ways to attempt to get the information they want! 43% of victims know the perpetrator that stole & used their personal information!

**Pick a complex password!** Combine letters, numbers and special characters to create a strong password that no one can guess.

**Check into special services:** Credit Freeze, credit monitoring, data sweep and identity theft insurance- all services provided by companies that can help prevent any identity theft from happening.

**Help out seniors** - They are the most susceptible to identity theft.

**Check your child's credit report:** Child identity is on the rise so check your child's report every few years!

Contact the credit union with any questions!



Prevent access by protecting your information



Detect unauthorized activity as early as possible



Resolve all issues thoroughly

Notary Service No Fee

### SHARE DRAFT FEES

Overdrafts (checks) returned or not	\$25
Deposited items returned	\$25
Stop payment	\$15
Check and deposit copies	\$2
Copy of statement (per month)	\$2
ACH return	\$25
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	\$14

Fees are subject to change.

## ADDRESS/PHONE

P.O. Box 1466, 555 N. 5th Ave  
Pocatello, Idaho 83204  
Phone (208) 233-4395  
Fax (208) 232-2329  
WATS (800) 750-4395

### HOURS OF OPERATION

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

### BOARD OF DIRECTORS

The Board of Directors has authorized a **0.50%** dividend for this quarter on all shares on record. The dividend rate of **0.50%** has an APY\* of **0.50%**. Share Draft accounts received a **0.15%** dividend with an APY\* of **0.15%**. Check with the Credit Union for other rates and fees.

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

### HOLIDAY CLOSINGS

**Memorial Day**  
Monday May 30, 2011  
**Independence Day**  
Monday July 4th, 2011

## Annual Meeting

Thursday April 21, 2011 6:30 PM at Juniper Hills Country Club. \$10.00 per person. Please come and enjoy a great dinner and a lot of wonderful door prizes. Please call the CU to RSVP by April 8, 2011. Remember to bring your \$1's and \$5's for the auction for the Children's Miracle Network.

## 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

Thanks to everyone that participated in our survey- it gave us a great insight to what makes our members happy! Congratulations to Harry Sherman for winning the Touch-Screen Tablet!

THANK YOU!

