

SEI-US

News

SEI-US Employees Federal Credit Union



We will help save you money on all your financial journeys!

We know you might have accounts and loans with other financial institutions- but we will make it worth your time and money to consolidate all your accounts with us! Credit Unions are member- owned; meaning the money that is deposited here is turned into lower rates on loans, higher dividends on savings and fewer or no fees!

The Credit Union National Association estimates SEI-US provides their loyal members with \$370 in direct financial benefits throughout the year!

①. Lower rates on loans!

- a. Our auto loans are an average of 2.31% lower than bank rates- meaning you save money over the life of the loan and lower monthly payments to fit within any budget!
- b. Our unsecured loan rates are an average of 1.23% lower than banks!
- c. Our HELOC fees are only \$100, meaning they are \$275 lower than local banks! Our rates are 1.06% lower on HELOC's as well!

②. High Dividends on Savings!

- a. Our regular savings accounts offer a .58% higher interest rate than banks.
- b. Our CD's offer an average of .91% higher rate than bank rates.

③. Fewer, lower or no fees!

- a. Checking account NSF fee- \$20, banks charge \$30!
- b. Loan late fee - \$20, banks charge \$35!
- c. No fee ATM and free ATM at all participating credit union ATM's with COOP symbol!
- d. We offer FREE No fee, interest-bearing checking accounts! Banks require either a high minimum amount in account or a monthly fee of \$8.95 or more!

Call us or stop in to see what we can do to help you in any of your financial journeys!



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
- GREAT PERSONAL SERVICE

ATTENTION MEMBERS

We want to hear from you!

From February 1 through February 25 we'll be conducting two different surveys, one for members and one for non-members.

The **member survey** is a way for us to learn more about you, your satisfaction with the credit union and what we can do to enhance our relationship with you.

The **non-member survey** will help us better understand why someone isn't a member of SEI-US CU and what we can do to earn their trust to join us. We'll be looking for your help with this!



Take the survey and you'll be entered to win an Android Touch Screen Tablet!*

Starting February 1 you can take the survey on our website at www.seius.org or at our branch. And make sure to tell your friends, family and co-workers who are not members (yet) to take the non-member survey. Everyone who takes the survey will be entered to win the Touch Screen Tablet. And you get an entry for every non-member you refer to take their survey!

*Android Touch Screen Tablet valued around \$200.

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	\$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.

HOLIDAY CLOSINGS

Martin Luther King Jr. Day
Monday, January 17, 2011
President's Day
Monday, February 14, 2011

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.



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