

# SEI-US

News

## SEI-US Employees Federal Credit Union

### HELOC

You don't hide your money in your house- so why leave it hidden "under" your house?

Use your homes' equity with a variable HELOC as low as 4%\* OAC

Capitalize on the value you've built up in your property!

#### Advantages of home equity loans:

**Tax-deductible interest**

**Convert to a fixed rate anytime**

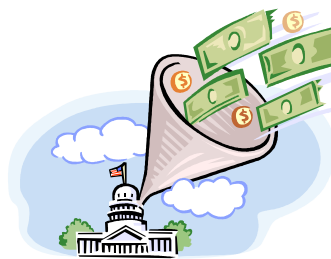
**Easy access to cash**



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.



### Overlooked tax deductions

Tax Season is here! Don't forget to get the most out of your applicable deductions! Here are some overlooked tax deductions:

1. Sales tax for a newly purchased car, truck, motorcycle, or motor home
2. The credit for energy-saving home improvements was increased to 30% for 2009! Hope you took advantage of that credit! It applies to biomass fuel stoves, qualifying skylights, windows, outside doors, and high-efficiency furnaces, water heaters and central air conditioners!
3. Commissions for the sale of your home or rental management if you rent it out.
4. Education expenses to maintain or improve job skills
5. Subscriptions to professional journals- if needed for work purposes
6. Long-term care insurance premiums

Check out the Home & Family Finance Resource Center on [www.seius.org](http://www.seius.org) for more tax time help.



## Teaching Children the Value of Money

“Reading, Writing, Arithmetic”... but its missing personal finance! It’s essential to teach your

children the importance of saving, making smart purchases and investing. Allowances might be good choice for some kids. But, every kid should have some sort of a “piggy bank” to put money in that they can’t touch or spend! Help the future of your kids by teaching them simple savings tricks.



As Benjamin Franklin once said, “An investment in knowledge always pays the best interest!”

Check out our website for Googolplex-for youth or Home & Family Resource Center- for everyone else! Knowledge is important tool for youth when it comes to money!

Open up either a youth savings account, minimum \$25, or a youth CD, minimum \$100! Either investment in them is worth a million in the future! We will even give the first 50 youth accounts a piggy bank!

## 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



### THANK YOU

Children Miracle Network –  
We would like to thank all of our members who have supported the Children’s Miracle Network throughout the year. As of December 8 we have raised over \$3000.00 to donate to Primary Children’s Medical Center in Salt Lake City.

## 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.*

### HOURS OF OPERATION

Monday-Thursday

9:30 am-5:00 pm

Friday

9:30 am-5:30 pm

### HOLIDAY CLOSINGS

Martin Luther King Jr. Day

Monday January 18, 2010

President’s Day

Monday February 15, 2010

