

**SEI-US EMPLOYEES
FEDERAL CREDIT UNION**

SEI-US

Today!

Life changes...make sure your still on a solid ground- financially!

Whether you just graduated high school, recently got married, started a family, switched careers or looking at retirement make sure your household is on solid ground... financially!

Your credit union is here to help you in any financial ways possible. We can help you pay for yesterday, manage for today and save for tomorrow!

Always set goals – short, medium & long term.

Understand there are risks & responsibilities on having joint accounts. Communication is very important when there is more than one person on an account.

Save as much as you can for retirement –so many different routes to go for long term savings.

Do tax-preferred ways to save for a child for college.

Create a financial bucket list- helps gets your priorities in line and deciphering from wants versus needs.

Keeping diligent track of your spending helps produce a budget. A budget helps you stay within your means of spending and what you earn.

Join a credit union that cares about your financial well-being.

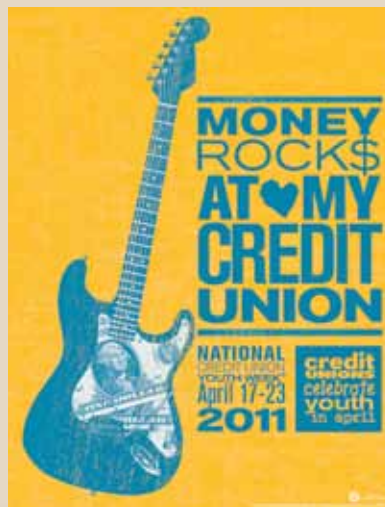
Do some energy-efficient improvement around the house- call your local utilities to see what programs they offer.

We Can Help!



Update Your Beneficiaries

**Make sure your benefi-
aries are updated on your
account- it is very impor-
tant to keep these names
and contacts updated on
your account!**



Thanks to all the youth that participated in the National Youth Savings Week!

**Make sure you always stress how
important saving is to any youth in your
family! Come in and start a savings
account or CD at the credit union!**

PRIVACY NOTICE

SEI-US EMPLOYEES FEDERAL CREDIT UNION is committed to making available financial products and services that will enable you to meet your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

SEI-US EMPLOYEES FEDERAL CREDIT UNION collects non-public information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any non-public information about you to anyone, except as permitted by law. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

SEI-US EMPLOYEES FEDERAL CREDIT UNION restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your non-public personal information.

Contact the credit union with any questions!



Member Appreciation Picnic

4th Annual Member Appreciation Picnic. August 19, 2011. At the Credit Union from 11:00AM until Hot Dogs are gone. Serving Hot Dogs, Chips, and Drink.

Lagoon Tickets

We have discounted Lagoon Tickets for the 2011 season. They are \$35.00 (normally \$46.82 plus tax at the gate) and are good for any day during the 2011 season. \$2.00 of the ticket price will go to the Children's Miracle Network in Salt Lake City.

Children's Miracle Network. – Thanks to all those who participated in the dollar auction at the Annual Meeting. Due to your generous contributions we were able to raise \$900.

THANK YOU!

SCHEDULE OF SERVICES AND FEES EFFECTIVE MARCH 2011

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)	\$25
Loan Late Fee (after 20 days late)	\$25
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 **0.25%** dividend for this quarter on all shares on record. The dividend rate of **0.25%** has an APY* of **0.25%**. 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

Labor Day
Monday September 5, 2011
Columbus Day
Monday October 10, 2011

