

SEI-US

News

SEI-US Employees Federal Credit Union



Lagoon Tickets!

We have discounted Lagoon Tickets for the 2010 season. They are \$34.00 (normally \$45.74 at the gate) and are good for any day during the 2010 season. \$2.00 of the ticket price will go to the Primary Childrens Medical Center in Salt Lake City.

National Credit Union Youth Savings Event!

Congratulations to all the youth that deposited money into their savings accounts! The kids had a lot of fun and won some awesome prizes for putting savings first!

- | | |
|-------------------|---------------|
| Andrew Alder | Chase Gibson |
| Shelby Alder | Nate Kessel |
| Brady Cooke | Ryker Moses |
| Emmie Cooke | Rylan Moses |
| Kanyon Cooke | Hailey Potter |
| Taylor Cornelison | Sammy Potter |
| Boston Gibson | Helayna Swan |
| Cameron Gibson | Owen Swan |

Member Appreciation Picnic

5th Annual Member Appreciation Picnic

July 23, 2010

At the Credit Union
from 11:00 a.m.

until the Hot Dogs are gone.

Serving Hot Dogs,
Chips, and Drinks.



Come celebrate our 75th anniversary with us!

Get the Coverage you deserve on your vehicles

We offer two different protection plans on your automobile or recreational vehicle loan with us! Guaranteed Asset Protection (GAP) closes the gap in protecting your current and future vehicle investment. GAP is an optional benefit that gives you peace of mind. If your vehicle is totaled or stolen and not recovered, GAP provides you with the difference of the value of your vehicle and its unpaid loan balance as well as a head start of \$1,000 toward the replacement vehicle. This benefit is eligible on new loans or current loans at the credit union.

Automotive Solid Gold Protection (Mechanical Breakdown Protection) is an extended warranty to help avoid costly car repair bills! This is a nationwide protection plan available on new & used vehicles. There are three different plans to choose from with different features and benefits.

Call the credit union for additional information or questions to find out if your vehicle is eligible for this program.

Just like Back in the Day... EST. 1935
75 Years of unbeatable Personal Service & Rates

New & used Autos & RV'S **3.99%** 60 Days No Payment OAC Signature Loans **7%** up To \$5,000 For 12 Months OAC



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.

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



Thanks to all those who participated in the dollar auction at the Annual Meeting. Due to your generous contributions we were able to raise \$832.00.

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.

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, 1110 N. 8th Ave
Pocatello, Idaho 83204
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Fax (208) 232-2329
WATS (800) 750-4395

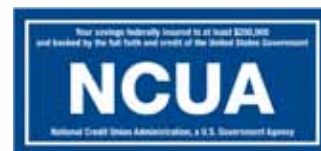
LONGER HOURS TO BETTER SERVE OUR MEMBERS

HOURS OF OPERATION

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

HOLIDAY CLOSINGS

Labor Day
Monday September 6, 2010
Columbus Day
Monday October 11, 2010



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