

**SEI-US EMPLOYEES  
FEDERAL CREDIT UNION**

# Get a **FREE** Checking Account with **ALL** the Fixings!

# SEI-US

## Plus, Earn a \$25 Restaurant Gift Card!



Be one of the first (25) members to open a SEI-US FREE Checking Account and you'll receive a FREE \$25 Gift Card to one of the following restaurants.

- Buddy's • Efresh • Texas Roadhouse

At SEI-US, we believe your Checking Account should come with all the fixings. That's why we've built a FREE Checking Account loaded with all the Perks you want. And unlike other financial institutions, you do not have to jump through hoops to get them.

### SEI-US FREE Checking Account

- No Monthly Service Fee
- FREE Online Banking
- FREE Online Bill Pay
- Earn Interest (on balances over \$300)

### 55+ Prime Checking Account

- ALWAYS FREE Checks
- Earn Interest (on balances over \$100)
- FREE Online Bill Pay
- Available to Members 55+ Years of Age
- FREE Online Banking

Join us at the credit union on Monday, October 31st for Halloween! Treats will be given out to the kids! Just a reminder - no masks are allowed in the credit union.

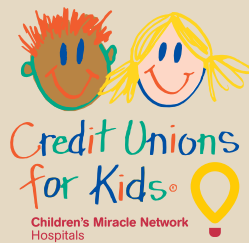


## International Credit Union Day

International Credit Union Day is Thursday, October 20th. Stop by the credit union for refreshments to celebrate credit unions!



CREDIT UNIONS  
BUILD  
A BETTER  
WORLD.



**Holiday Skip-A-Payment**  
During the months of November or December, donate \$20 per eligible loan to Children's Miracle Network and the credit union will let you skip a payment for one month.

*This holiday deferral will affect the principal and interest on your next payment.*

**Santa Clause will be at the credit union on Friday, December 16th from 2:30 until 4:30. Bring your little ones for an exciting day!**

# IT'S TIME FOR THE HOLIDAYS... AGAIN!

**Yes, it is that time of year again. The holiday season can bring great joy to all. It can also bring financial stress. Here are some tips to follow to keep the financial burden of the holidays to a minimum.**

**Start saving now. It is never too early to save for the holidays. Setting aside a small amount of money a week can help when it comes time to shop.**

**Make a budget and spend only within it. Figure out how much will be spent on each person and calculate what will be needed. If a holiday party is in the works, figure out how much it is going to cost and budget accordingly.**

**Make a list and stick to it. This will eliminate impulse buying which will save money in the long run.**

**Start shopping now. Good deals are often available before the shopping season starts. If you start early, it is easy to start looking at on-line deals and you can take advantage of the close-out prices on last years models.**



## BEWARE OF SCAMS!

We want to remind our members that if any potential fraud has occurred on any of your accounts or debit cards, you will never be notified by text message or e-mail. If you receive a phone message from an automated system, do not give out any information.

**If you ever have any questions, do not hesitate to call the credit union! We are more than happy to help.**

**Thank you to everyone who stopped by our Member Appreciation Picnic!**

**It was a great day and it was very nice to see everyone!**

*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

**Columbus Day** – Monday, October 10  
**Veteran's Day** – Friday, November 11  
**Thanksgiving** – Thursday and Friday, November 24 and 25  
**Christmas** – Monday, December 26  
**New Years** – Monday, January 2  
(close at 1:00 on Friday, December 30)

