

SEI-US

News

SEI-US Employees Federal Credit Union



Holiday Skip-A-Payment

For a small donation to the Children's Miracle Network, we will let you take a "holiday" from your November or December 2009 loan payment(s). A \$20 donation per loan will allow you to skip your payment for one month.

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



We would like to thank everyone that showed up for our member appreciation day. It was a great turn out and it was great to see everyone that attended.

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.

NATIONAL CREDIT UNION DAY

Thursday, October 15, 2009. Join us for treats on that day!



HALLOWEEN

We will have treats at the Credit Union for those who come in their costumes on Halloween.



Please NO MASKS in the Credit Union.

Guess who's coming!

Santa will be back at the Credit Union on Friday December 11, 2009 from 2:30 until 4:30.

Bring your little ones for an exciting day.





Financial Education

Check out the Financial Fitness Challenge online for your chance to win \$50! On the credit union's financial education website- Home & Family Finance Resource Center- every month they sponsor a challenge to help our members stay financially fit! Set aside 5 minutes of your day and take a chance to "pump-up" your wallet or purse!



Congratulations to Angelique Orchard- for winning the Surround Sound system! She won the system by using our Free Online Bill Pay- saving her time and money and winning her an awesome prize! Bill Pay is free to use for all our members- stop by or call us at the credit union if you have any questions about using Online Bill Pay!



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

HOURS OF OPERATION

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

HOLIDAY CLOSINGS

Columbus Day
Monday, October 12, 2009
Veterans Day
Tuesday, November 11, 2009
Thanksgiving
Thursday & Friday,
November 26 & 27, 2009
Christmas
Friday, December 25, 2009
(close at 1:00 Dec. 24)
New Years
Friday, January 1, 2010
(close at 1:00 on Dec. 31)

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.

SPARK

Ignite your financial future

Do you have any financial questions that would benefit other members? Send your questions to Kristin@seius.org and we will answer them online and as space allows- in the newsletter as well.



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