

SEI-US

News

SEI-US Employees Federal Credit Union



Come check us out at 555 N. 5th Ave. We made the move to better serve our members with more services & products!.



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 2010 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.*

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.*

Guess who's coming!



Come see us on December 10th between 2:30 and 4:30, Santa will be here to greet the kids and give out treats!

International Credit Union Day is October 21

Stop by the credit union & celebrate with us!

The motto we live by is
"People Helping People"

Come see what we can do to help you!

Treats will be here for you to enjoy!





“Tis the Season For Online Shopping”

Holiday shopping online saves time & money, but be cautious! The following tips will help you make a safe & secure online shopping experience this season:

- 1. Secure your computer.** Keep your antivirus , antispysware & antimalware software up-to-date.
- 2. Know the retailer.** If you are unfamiliar with the retailer, research the company to see if it is reputable or you can check the Better Business Bureau’s website at www.bbbonline.com.
- 3. Secure your transactions.** Look for the “lock” icon on the browser’s status bar and be sure “https” appears in the website’s address bar before making the purchase. The “s” stands for “secure” and indicates that the webpage is encrypted.
- 4. Use strong passwords.** Use passwords with at least eight characters and numbers and use both upper and lower case letters.
- 5. Use a credit card, not a debit card.** Credit card charge transactions are protected by the Fair Credit Billing Act. If online criminals can get your debit card information, they have the potential to empty your bank account!
- 6. Keep a record!** Keep a record of your online transactions, including product description and price, online receipt, and copies of every e-mail you send or receive from the seller. Remember to review your credit card and bank statements for unauthorized charges.

SERVICES

- | | |
|--|---|
| <input checked="" type="checkbox"/> Home Equity Loans | <input checked="" type="checkbox"/> Recreational Loans |
| <input checked="" type="checkbox"/> Share Certificates | <input checked="" type="checkbox"/> Signature Loans |
| <input checked="" type="checkbox"/> Savings Accounts | <input checked="" type="checkbox"/> Overdraft Loans |
| <input checked="" type="checkbox"/> Checking Accounts | <input checked="" type="checkbox"/> Direct Deposit |
| <input checked="" type="checkbox"/> Visa Debit Cards | <input checked="" type="checkbox"/> Notary Public |
| <input checked="" type="checkbox"/> Visa Gift Cards | <input checked="" type="checkbox"/> Online Banking www.seius.org |
| <input checked="" type="checkbox"/> Night Depository | <input checked="" type="checkbox"/> GREAT PERSONAL SERVICE |
| <input checked="" type="checkbox"/> Auto Loans | |

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	
<i>Minimum balance of \$300 to earn interest. Interest rate declared by board monthly.</i>	
SENIOR ACCOUNTS	
<i>For Members Over 55 Years Old. Free Checks.</i>	
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

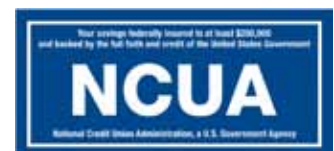
P.O. Box 1466, 555 N. 5th Ave
 Pocatello, Idaho 83204
 Phone (208) 233-4395
 Fax (208) 232-2329
 WATS (800) 750-4395

HOURS OF OPERATION

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

HOLIDAY CLOSINGS

Columbus Day
 Monday October 11, 2010
Veterans Day
 Tuesday, November 11, 2010
Thanksgiving
 Thursday & Friday,
 November 25 & 26, 2010
Christmas
 Friday, December 24, 2010
New Years
 Friday, December 31, 2010
 (close at 1:00 on December 30, 2010)



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