

# Security Matters

March 2010

The People Who Know®



www.securitycu.org

## Simple Solutions for Your Busy Life

### MasterCard® Check Card

Your Security Credit Union MasterCard® Check Card is FREE and offers an easy way to make purchases from your Checking Account at millions of locations worldwide for gas, groceries, and meals out – nearly anything, with these added benefits:

- Faster than writing a check and safer than carrying cash.
- Online purchases protected by MasterCard Secure Code with participating merchants.
- FREE \$200,000 travel insurance.
- Business Account MasterCard Check Cards are marked “Business” for easy identification.



Simply select the “CREDIT” option when making a transaction. All financial institutions, including Security Credit Union, are required to have the word Debit in the hologram on our check cards even though members select the “CREDIT” option. This is a signature-based card, which means you sign for all transactions instead of using a PIN number.

With your Security Checking Account, you have two cards: a MasterCard Check Card and your ATM Card. The advantage of having two cards is because it gives you two electronic methods to access your account. If one of your cards is lost, stolen or damaged, you would have the second card to access your account.

### Online Bill Pay

With Security Credit Union's FREE Online Bill Pay, there's no more time wasted writing out checks, addressing envelopes and going to the mailbox.

Plus, you'll save money by eliminating the cost of postage, checks and late fees.

Enroll through Security@home at [www.securitycu.org](http://www.securitycu.org) to organize all your bills and make one-time or monthly payments to nearly anyone with a few clicks of your mouse. Going on vacation or out of town? Schedule future payments before you go to avoid late fees. You retain complete control, since all disbursements made through Security's Online Bill Pay system are automatically deducted from your Security Checking Account on the date you specify, and are detailed on your monthly statement.



## Take Advantage of Account Alerts

### Added Convenience for Your Account

With your Security Credit Union account and an email address, you can have access to FREE Account Alerts! It's easy – simply enroll through Security@home homebanking. Account Alerts are personal account notices sent by email to keep you up-to-date on your accounts at the credit union and they're FREE.



#### Advantages to using Account Alerts:

1. Stay up-to-date on the status of your account.
2. Alerts for High/Low Balances, Payroll Deposits, ACH Credits/Debits and more are available.
3. Secure delivery to your personal email account.
4. Add, remove or edit what Account Alerts you receive at any time.

### Interested in Receiving Account Alerts?

Sign up today at [www.securitycu.org](http://www.securitycu.org) by clicking on Security@home homebanking. Account Alerts are FREE, and a great way to closely monitor your account.



**Security**  
Credit Union

The People Who Know®



## 6 Smart Strategies for Your Tax Refund

Are you looking forward to a nice big tax refund? Before you run out and make an impulsive purchase, take a look at these other options for making the most of your tax refund:

1. **Payoff debt.** If you're paying on credit cards or other debts, this option is your best bet. Start with your highest interest rate debt and work your way down from there.
2. **Start or add to a rainy day fund.** Unbudgeted expenses are a fact of life. Set a goal to have at least 3 months expenses in a Share Savings Account so you will be prepared for emergencies, as well as holiday and vacation expenses without having to borrow.
3. **Open or add to an IRA for retirement or education.** With an IRA, your savings for retirement or educational expenses will grow tax-free. Security offers Traditional IRAs, Roth IRAs and Coverdell Education Savings Accounts. Please consult your tax advisor for details on your particular situation.
4. **Invest in a Share Certificate of Deposit or an IDI/Money Market Account.** Maximize the earnings on your tax refund by investing it in a Security IDI/Money Market Account if you'll need access to the money, or a Security Credit Union Share Certificate of Deposit if you don't plan to use it right away.
5. **Make strategic home improvements.** Discuss with a local realtor which home improvements will add the most to your home's value if you want to remodel. Otherwise, simple things like a fresh coat of paint, updated flooring or window coverings always provide a good payback.
6. **Use Direct Deposit.** You'll have your money faster, and never have to worry about a check getting lost or stolen. **Simply contact Security Credit Union for the correct account number format needed when filing your tax return.**

## In Your Community

### Visit our New Community Page at [securitycu.org](http://securitycu.org)

Security Credit Union's commitment to serving the communities of Genesee, Lapeer, Saginaw and Shiawassee County goes much deeper than providing trusted financial services.

Through sponsoring, hosting events and volunteering at local organizations, we invest in and support programs that motivate growth in our communities. Visit our new Community section at [www.securitycu.org](http://www.securitycu.org) to see where Security is in your community!



## FREE Tax Filing Resources

Take advantage of a FREE web-based income tax filing program offered at Security Credit Union called "Just file it! We'll help." By using this program, you can complete your federal and state tax forms easily. Access the tax filing program at [www.securitycu.org](http://www.securitycu.org), by clicking on the "Just file it! We'll help" link, or call **810-235-2322** or **800-373-2333** and make an appointment to use a computer at any of our convenient locations.



## Last Chance to Invest in an IRA for 2009

Save on your taxes now and prepare for retirement or higher education later! Contribute to a Traditional IRA, Roth IRA, or Coverdell Education Savings Account at Security Credit Union by April 15, 2010, and you may qualify to take a deduction on your 2009 tax return! Please consult your tax advisor for details on your particular situation.



# Security Credit Union

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### Call

810-235-2322  
800-373-2333

24-Hour Telephone Account Access:  
810-235-0820  
800-677-4085

TDD: 810-235-2459

### Mailing Address

3801 W. Boulevard Drive  
P.O. Box 5160  
Flint, MI 48505-0160

### Office Locations

#### Genesee County

2230 S. Center Road  
Burton, 48519  
3801W. Boulevard Drive  
Flint, 48505  
3404 N. Linden Road  
Flint, 48504  
2404 S. Linden Road  
Flint, 48532  
8040 Holly Road  
Grand Blanc, 48439

#### Lapeer County

337 E. First Street  
Imlay City, 48444  
1495 Imlay City Road  
Lapeer, 48446  
1675 N. Lapeer Road  
Lapeer, 48446  
3562 S. Lapeer Road, Suite F  
Metamora, 48455  
5830 N. Lapeer Road  
North Branch, 48461

#### Saginaw County

2882 Schust Road  
Saginaw, 48603

#### Shiawassee County

1400 E. Main Street  
Owosso, 48867

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

### Website

[www.securitycu.org](http://www.securitycu.org)

### E-mail

[commctr@securitycu.org](mailto:commctr@securitycu.org)

