

WINTER 2017



Security MATTERS



Security
Credit Union

Dedicated. Secure. Trusted.®



REFINANCING Your Mortgage Makes Sense

SAVE MONEY

& Receive a \$200
Visa® Gift Card*

The Timing is Right to Refinance.

Your home is probably the biggest investment you'll ever make. If your mortgage is with another lender, NOW is the perfect time to refinance with us.

- Save money with a better rate
- Lower your monthly payment (or pay off your mortgage sooner)
- Reduce your interest expense
- Receive a \$200 Visa Gift Card*

Visit securitycu.org, call us at 800-373-2333 or come to any Security Credit Union office.

*Loan amount must be \$50,000 or more to receive \$200 Visa Gift Card. This offer does not apply to mortgages currently financed with Security Credit Union. Please allow 30 days for delivery of gift card after loan closing. See credit union for details.
All loans subject to approval based on creditworthiness, qualifications and collateral conditions.

Now
Offering
**FHA & VA
Loans**



NMLS# 434692



Technology Upgrade Coming in April

Our core system – the engine that drives all of our services is being upgraded to support new technology, increase our process efficiencies, and ultimately provide a more seamless experience for you, our members. It will also allow us greater flexibility to provide expanded products and services in the future. Please look for more information to come soon regarding the upgrade.

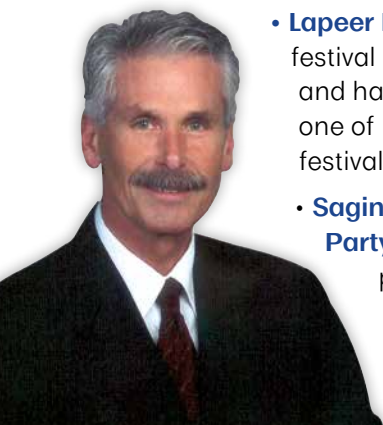
A Message from the Chairman

Security Credit Union strives to improve lives by providing superior financial services to our members, and by supporting the community. We contribute through sponsorships, hosted events, and volunteering. In 2016, a few of our sponsored events included:

- **Priority Children Children's Champion Awards** – A celebration of the community members dedicated to making Genesee County the best place to raise children.
- **Sanilac County Firemen's Association** – Proceeds helped with the purchase of a new Fire Safety House to educate children with life-saving information about fire safety.
- **Flint River Trail Cleanup and Maintenance** – Security Credit Union was proud to have a team of volunteers that assisted with the cleanup.
- **Southwest Detroit Environmental Vision Garden Party** – Featuring local food and music, the proceeds went to improve the environmental conditions in Southwest Detroit.
- **Lapeer Days** – Founded in 1902, the festival takes place in Downtown Lapeer and has grown in popularity to become one of Mid-Michigan's premier free festivals.
- **Saginaw Valley State University Card's Party** – Student organizations, non-profits, and businesses gathered to educate students about the opportunities in the Great Lakes Bay Region of Michigan.
- **Back to the Bricks** – Held in Downtown Flint, we were the sponsor of the Car Corral, where Classic Cars were for sale and Security Credit Union offered a Classic Car financing special. We were also the exclusive sponsor of the Friendship Promotional Tour Breakfast held in June.
- **Woods-N-Water News Outdoor Weekend** – Entertainment was provided for outdoorsmen of all ages including exhibitors and seminars during Michigan's largest fall outdoor show in Imlay City.
- **Bikes on the Bricks** – Security Credit Union was the presenting sponsor of the family friendly motorcycle show in Downtown Flint featuring uniformed police officer skill competitions and a police-escorted ride.
- **Support Our Troops Drive** – Donated items were sent to troops overseas for the Christmas season with the help of Operation Care Package of Michigan.
- **America's Thanksgiving Parade** – One of the country's largest and most spectacular parades on historic Woodward Avenue in Detroit.
- **Holiday Pops** – A musical extravaganza featuring the Flint Symphony Orchestra, Flint Symphony Chorus, and community singers.

Security Credit Union offers money-saving products and convenient services while still being involved in the local community. We sincerely appreciate your business and look forward to serving your financial needs in 2017.

Sincerely,
Ken Scott, Chairman



Go Green with E-Statements!

When you switch to E-Statements at Security Credit Union, you'll save time and money – and preserve our natural resources! You'll also receive your information in a digital format for easier storage while reducing the potential for identity theft.

Sign up for E-Statements.

Simply enroll through Online Banking. Under Accounts, select the "E-Statement Sign-Up" button.



Contribute To Your Retirement Fund Today!

It's easy to open an Individual Retirement Account (IRA) or contribute to an existing one at Security Credit Union. Putting money aside every week or month into a Traditional or Roth IRA or Coverdell Education Savings Account to save for your future is important. The money you save could also help with college expenses for your children.



Set up Direct Deposit or Payroll Deduction to make deposits throughout the year. The deadline for contributing to your IRA for 2016 is April 15, 2017, also the deadline for filing your taxes. Stop by to open an IRA and/or make a contribution today. It's never too early or too late to start saving. Please consult your tax advisor for details on your particular situation.

Try TurboTax



Save Up to \$15 and get a chance to win \$25,000!

Security Credit Union has teamed up with TurboTax® to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000 in the \$25,000 Payday Sweepstakes. TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

Just try TurboTax Online for FREE (and provide your email address) by February 16th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹

¹ TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

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Peace-of-Mind Insurance Options

The trusted professionals at Hallmark Agency can assist with finding the best coverage for your personal and business insurance needs.

- Homeowner's Insurance
- Auto & Other Vehicle Insurance
- Employee & Business Insurance
- Life & Health Insurance

To request a free, no-obligation quote, visit www.hallmarkmichigan.com or call 810-695-0600, and mention you're a member of Security Credit Union.

Insurance products are not deposits of Security Credit Union and are not protected by the NCUA. They are not an obligation of or guaranteed by Security Credit Union and may be subject to risk. Any insurance required as a condition of an extension of credit by Security Credit Union need not be purchased from Security Credit Union and may be purchased from an agent or an insurance company of the member's choice. Business conducted with Hallmark Insurance Agency is separate and distinct from any business conducted with Security Credit Union.



A Message from the President & CEO

On behalf of the staff, management, and board of Security Credit Union, I want to thank you for being a member and wish you a Happy New Year.

To ensure you receive the best in service, we continually evaluate our products and services and provide staff with the necessary tools to serve you better. In 2016, we embraced many exciting enhancements:

Expanded our home mortgage program. We continue to offer a variety of terms, up to 30 years, and financing is available with as little as a 3% down on conventional mortgages. Unique programs are also available to fit your needs and budget, including construction, rural development, FHA and VA Loans.

Expanded hours at the Warren Office.

This office, located at 4805 E. 9 Mile Road, is now open Monday through Friday, from 9 a.m. to 5 p.m.

Enhanced SCU Mobile App. With a simple interface, this easy-to-use mobile app provided a greater

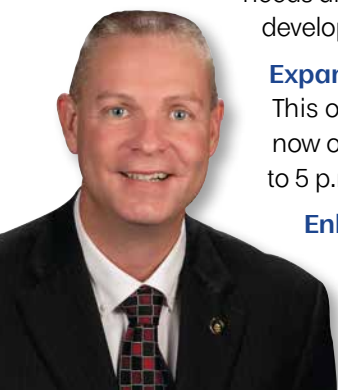
amount of account accessibility and improved functionality. With the SCU Mobile App, you now can send money to anyone, anywhere, anytime, from the convenience of your device with person-to-person payments.

Best Credit Union. Last year, the readers of The County Press newspaper voted Security Credit Union the Best Credit Union in Lapeer County. We were honored and grateful to our Lapeer County community members for recognizing our offices for this award.

Coming in 2017: On April 1, 2017, Security Credit Union will be upgrading its technology platform to better serve our members. This upgrade will bring many enhancements to our members including faster transaction processing and improved accessibility to your accounts. Please look for more information regarding the upgrade.

Thank you for choosing Security Credit Union as your trusted financial partner. We will continue to earn your trust and confidence in 2017.

Sincerely,
Christopher Estes, President & CEO



Revised Rate & Fee Schedule

Security Credit Union is committed to keeping our fees and charges low. Fees and charges are established after considering:

- The cost of credit union operations, and
- The alternatives available to members to avoid fees and charges.

Keeping these principles in mind, effective March 1, 2017, the following adjustments will be made to the Rate & Fee Schedule:

- Account Service Fee of \$4.50 per month will be assessed to all Share Savings Accounts.

The Account Service Fee may be avoided by meeting any one of the criteria listed below:

- The average daily balance in the Share Savings or any one Sub-Share on the account is equal or greater than \$250.
 - The account has open loans or an open VISA Credit Card.
 - The account has an open Share Certificate of Deposit.
 - The account contains an open Checking Account and has had at least 3 Debit Card transactions or 3 checks clear within the month.
 - The primary member on the account is under the age of 23.
- Overdraft Transfer Fee of \$4 will be charged per occurrence when the checking account does not have sufficient funds to clear a transaction. Available funds from the savings account are automatically transferred to cover the amount of the transaction.

MCULLAF Grand Raffle Winners



Thank you to everyone who purchased a 2016 Michigan Credit Union League Legislative Action Fund (MCULLAF) Grand Raffle ticket to ensure credit unions have a strong voice in Washington, D.C. The 2016 Grand Raffle raised \$224,885 and 47,814 tickets were sold by 128 credit unions. The winning ticket was sold by United Financial Credit Union.

Getting a Tax Refund?

Sign up for Direct Deposit!

With Direct Deposit, you will receive your refund weeks faster than waiting for a check in the mail. When completing your tax form, include Security Credit Union's routing number (272480115) and your correct Savings or Checking Account number. Please remember, you and your spouse must be on the account you choose if you file a joint tax return. Contact us if you have any questions.

Holiday Closings

All Security Credit Union offices will be closed in observance of:

Martin Luther King, Jr. Day

Monday, January 16, 2017

Presidents' Day

Monday, February 20, 2017



Dedicated. Secure. Trusted.®



CALL

810-235-2322
800-373-2333

24-Hour Telephone Account Access:

810-235-0820
800-677-4085
TDD: 810-235-2459

MAILING ADDRESS

P.O. Box 5160
Flint, MI 48505-0160

WEBSITE

securitycu.org

E-MAIL

contactus@securitycu.org



OFFICE LOCATIONS

Genesee County

2230 S. Center Road, Burton
North of Atherton Road

2404 S. Linden Road, Flint
North of Lennon Road

8040 Holly Road, Grand Blanc
Trillium Circle, North of I-75

Macomb County

4805 E. 9 Mile Road, Warren
West of Mound Road

Wayne County

2444 Clark Street, Detroit
North of Vernor Highway

Shiawassee County

1400 E. Main Street, Owosso
M-21 & Airport Drive

Lapeer County

1675 N. Lapeer Road, Lapeer
M-24 & Davis Lake Road

1495 Imlay City Road, Lapeer
M-21 & Myers Road

337 E. First Street, Imlay City
M-53 & First Street

Saginaw County

2882 Schust Road, Saginaw
East of Bay Road, near
Fashion Square Mall

Sanilac County

5200 Peck Road, Croswell
West of Croswell Road

