

Annual Meeting & Organizational Meeting

Security Credit Union's Annual Meeting was held on Tuesday, April 26, 2016. Jessie Collins, Thomas Crooks, Kenneth Scott, and Donald Sorensen were elected to serve three-year terms as Directors. At Security's Organizational Meeting held on May 17, 2016, the following officers were elected: Kenneth Scott, Chairman; John Truchan, First Vice Chairman; Joseph Niedzwiecki, Second Vice Chairman; Gerald DeMaria, Treasurer; Wilda Foy, Assistant Treasurer; Richard Hazel, Secretary, and Lauren Emmons, Assistant Secretary.

Time to Switch to Sprint

Looking for a good reason to switch your wireless company? How about this - credit union members get exclusive savings with the Sprint Credit Union Member Discount:

Personal

- Get a 10% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

Business

- Get a 15% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC_ZZM.

Spot a Crowdfunding Scam

Crowdfunding websites such as Kickstarter and GoFundMe have become major platforms for raising money for various causes such as funding entrepreneurial products and post-tragedy relief efforts. Many great causes and projects may make you eager to donate, but make sure you proceed with caution when dealing with crowdfunding sites as they can also be a hub for scammers.

If you receive an online request to donate to a crowdfunding page, but you are not familiar with the user or the cause, be suspicious. Make sure to do some research before giving any money or financial information. The following can indicate a scam:

- Many sites provide a link to the user's Facebook page. If he or she has a short, recently created timeline, with very few "friends," it could indicate a scammer.
- If the user is trying to raise money on multiple crowdfunding sites, they could be trying to generate a lot of money quickly for themselves rather than raising it for a real cause or product.
- Many crowdfunding sites allow a comments section. Check comments from other users who have donated to the page and see if they have any reservations or warnings.

If you think you've been scammed through a crowdfunding website, report it to the Federal Trade Commission. You should also report the scam to the website and comment on the user's page so other consumers can be alerted to the scam as well.

Holiday Closings

All Security Credit Union offices will be closed on Monday, July 4 for Independence Day and Monday, September 5 for Labor Day.

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

3801 W. Boulevard Drive,
Flint, Drive-up only
Near Dort & Stewart

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

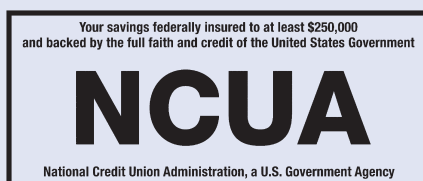
337 E. First Street, Imlay City
M-53 & First Street

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

Sanilac County
5200 Peck Road, Croswell
West of Croswell Road



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

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

Website

www.securitycu.org

E-mail

commctr@securitycu.org



Security matters

SUMMER LOANS

Have some fun in the sun and use the money for an amazing vacation, home improvements, a new deck or pool, and more.

Summer Loans are only available until August 13, 2016!



Dedicated. Secure. Trusted.®

securitycu.org

Vehicle Loans

RATES AS LOW AS **1.99% APR*** **\$25 GAS CARD REWARD*** **\$100 OFF GAP INSURANCE PROTECTION****

FAST APPROVAL & FLEXIBLE TERMS

Drive Home A Great Deal with this Limited Time Offer!

Are you looking for a new vehicle? Do you want to refinance the loan you have elsewhere? At Security Credit Union, we take the time to customize a vehicle loan for your individual needs, with no hassles or hidden fees. Benefits include:

- Rates as low as 1.99% APR*
- Flexible terms
- 100% financing available
- Automatic payment options
- Quick approvals

For a limited time, receive a \$25 Gas Card Reward* and get \$100 off GAP Insurance Protection**.

Apply online at securitycu.org, call 800-373-2333, or stop by any Security Credit Union office.

*APR=Annual Percentage Rate. Rate subject to change without notice and may vary based on credit history, age of collateral, term of loan and loan to value. Offer does not apply to vehicles currently financed at Security Credit Union. Loan amount must be \$5,000 or more to receive \$25 Gas Card Reward. Please allow 30 days for delivery of \$25 Gas Card Reward after loan disbursement. Offer valid July 1, 2016 - September 30, 2016. Other restrictions may apply, see credit union for details.
**Certain restrictions may apply. Loan must close at a Security Credit Union office to receive \$100 off GAP Insurance.

Connect With Us On Social Media

Connecting with our community is what we do! Stay up-to-date with our latest news, community events, promotions, and more on Facebook, Twitter, and YouTube!



A Message from the Chairman Convenient Account Access

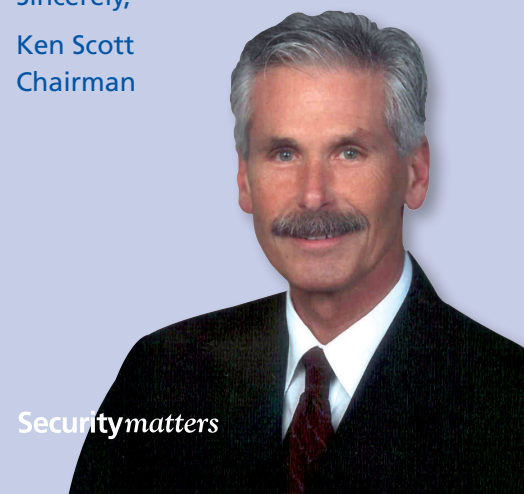
In today's fast paced world, it's more important than ever to keep you connected to your Security Credit Union accounts no matter where you are.

With the following products and services, you can check your account balance, transfer funds between accounts, make loan payments, view account activity, pay bills, withdraw money, deposit money, review your statement, and more.

- Online Banking
- Online Bill Pay
- Mobile Banking
- Remote Deposit Capture
- ATMs
- 24-Hour Telephone Account Access
- E-Statements
- Account Alerts

Thank you for choosing Security Credit Union as your trusted financial partner. Please refer your friends and family, so they too will benefit from having a trusted financial partner that offers friendly, personalized service, and convenient access to financial products and services. Your referrals are important as they will help your friends and family, along with Security Credit Union, to grow and succeed.

Sincerely,
Ken Scott
Chairman



Securitymatters

Open and Available 24/7

Access your accounts 24 hours a day, seven days a week, with Online Banking and Bill Pay, Mobile Banking, Popmoney® and 24-Hour Telephone Account Access.

- **Online Banking** - Manage your accounts with Security@home Online Banking. Review account activity, verify balances, find out what checks have cleared, request withdrawals, transfer funds, and more.
- **Online Bill Pay** - Pay your bills with ease through Online Bill Pay and save time, checks, and postage.
- **Mobile Banking** - Access your account through SCU Mobile with Text Banking, Mobile Browser Access, or downloadable applications available for your Android device, iPhone or iPad. Deposit checks into your account using your smartphone with SCU Mobile Deposit.
- **Popmoney®** - Available through Online Bill Pay, Popmoney is the easy and secure way to send and receive money.
- **24-Hour Telephone Account Access** - Check balances, confirm deposits, transfer funds between accounts, make loan payments, find out which checks have cleared, and more!

Visit securitycu.org, call us at 800-373-2333, or stop by one of our office locations for more information or to sign up today!



Member Testimonial

Nadine of Colorado has been a member of Security Credit Union since 1971.

"I became a member over 40 years ago when my husband was working at the Buick Plant in Flint. Being a part of Security Credit Union was just another benefit of his employment and is still a benefit to me 45 years later, and 1,300 miles away. When I am visiting from Colorado, I always stop in to Security Credit Union. I am greeted by friendly people that listen to my financial needs and provide me with knowledgeable information and personal service with my best interest at heart. I am a forever member of Security Credit Union."

"We are proud to provide our members like Nadine with personalized service in a manner that meets or exceeds their expectations," stated Christopher Estes, President & CEO.

Summer Travel Safety Tips

Summer vacation should be a relaxing break from the daily grind. To ensure a stress-free getaway, follow these simple tips:

- **Be careful who you tell you're leaving town.** Try to avoid posting about it on Facebook, Twitter, or on the Internet at all. Someone may see the post and decide to target your home while you're away.
- **Set up a travel alert on your Security Credit Union Debit and Credit Card accounts.** Let us know where you are traveling and when.
- **Make arrangements to have your mail and newspapers collected.** Ask a trusted friend or neighbor to pick them up for you.
- **If you're taking a road trip, have your mechanic check your vehicle thoroughly before heading out of town.** Make sure you take your vehicle in at least a week before you plan to leave so you have enough time for any unexpected fixes.



Business Products and Services

Whether you're starting a business or expanding an existing business, Security Credit Union has the resources to make your venture a success and you can count on Security to provide the convenience and value your business demands.

- Commercial Real Estate Loans
- Business Equipment Financing
- Business Checking with free MasterCard® Debit Card
- Business VISA® Credit Card
- Convenient 24/7 Account Access
- Savings and Investment Options

Let Security Credit Union help you grow your business. Contact us today!



Protect What Matters Most

With Personal and Business Insurance Options

Shopping for the best coverage at the best price is wise, but can also be a hassle. Let the experts do the comparison shopping for you. Hallmark Insurance Agency will match your needs to the right policies; making sure you have the correct amount of coverage at an affordable price.

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

To request a free, no obligation quote, visit 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.



Get Safety and Security of Roadside Assistance for Less than \$1 Per Week*.

Security Credit Union offers CU Road Pal, a roadside assistance program created exclusively for credit union members. CU Road Pal offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

For less than \$1 per week* get the safety and security of roadside assistance. From being locked out of your vehicle to needing a tow truck, CU Road Pal is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

Visit LoveMyCreditUnion.org to learn more.

*Based on individual roadside assistance plan.



A Message from the President & CEO Borrow With Confidence

Look no further than Security Credit Union for all your borrowing needs. Our friendly and knowledgeable staff are here to help you get the best rate and lowest payment possible so you borrow with confidence knowing your credit union is looking out for you.

Security offers loans to meet all of your needs including:

- New & Used Vehicle Loans
- Loans for RVs, motorcycles, ATVs, campers, motor homes, travel trailers, boats, and personal watercraft
- Personal Loans
- Student Loans
- VISA® Credit Cards
- Home Equity Lines of Credit
- Home Equity Loans
- Mortgages
- Business Loans

We have an easy application process with fast approval. Now is the best time to let Security Credit Union help you satisfy a borrowing need or refinance a loan you have with another financial institution.

Contact Security Credit Union today for a free, no-obligation loan quote to find out how much you can save. We look forward to serving you!

Sincerely,
Christopher Estes
President & CEO



Securitymatters