

FEBRUARY 2017



Security MATTERS



Security
Credit Union

Dedicated. Secure. Trusted.®

Our Technology Upgrade is Getting Closer!

In April, our core system, the engine that drives all credit union services, will be upgraded to support new and expanded technologies. You will see improvement in our processes and, behind the scenes, a boost to internal efficiencies. Staff will also have the best tools available to serve you better.

Our goal is to provide you with a completely seamless financial experience to make life easier, so you can reach your goals.

How you'll benefit from the upgrade:

- More integrated online and mobile banking technologies
- Greater enhancements to online services
- New innovative products and services made available more quickly as your needs change
- Continued confidentiality and privacy of your data

The upgrade will happen in April. There may be some downtime with online banking and other systems during the upgrade. To keep up-to-date, please watch for more information. Thank you for being a member of Security Credit Union!



The Timing is Right to Refinance

Your house is not only an investment but something you treasure – it's the place you call home. Still, it never hurts to save some money. If you're paying more than you should for your mortgage, NOW is the time to refinance with us.

- Save money with a lower rate or pay off your mortgage sooner
- Reduce your interest expense
- Lower your monthly payment
- For a limited time, receive a \$200 Visa Gift Card*

**Now
Offering
FHA & VA
Loans**

Visit securitycu.org, call us at 800-373-2333 or come into any Security Credit Union office. We'll get your application started so you can start saving right away.

*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.



NMLS# 434692

Get Your Taxes Done Right

Try TurboTax Online for FREE by February 16th
for a chance to win \$25,000!*

We've 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. With TurboTax®, you don't
need to be a tax expert to get your taxes done right!



- Get your maximum refund.
- Ensure nothing is missed with TurboTax CompleteCheck™.
- Connect with a friendly professional with TurboTax SmartLook™.

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

*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. State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

We're Always Open!

24/7 account access with our convenience services.

- **Security@home Online Banking** - Review account activity, request withdrawals, transfer funds, and more from your laptop or desktop computer.
- **SCU Mobile Banking** - Access your account with your favorite mobile device.
- **SCU Mobile Deposit** - Deposit checks remotely via your smartphone.
- **Online Bill Pay** - Pay your bills online with ease, saving time, money, checks, and postage.

You can also take advantage of E-Statements, Direct Deposit, account alerts, and 24-hour telephone banking.

Your Refund Is Faster With Direct Deposit

Along with the convenience of TurboTax®, you'll benefit when you sign up for Direct Deposit of your tax refund. Rather than weeks, it takes just days to receive your refund – it's also safer than waiting for a check in the mail. Simply provide Security Credit Union's Routing number (272480115) along with your Savings or Checking Account number when completing your return. If you file a joint return, you and your spouse must both be on the account you specify.

IRAs: A Sensible Way to Save

Saving for your future with a Traditional or Roth IRA or Coverdell Education Savings Account makes sense for a lot of reasons. You can live more comfortably when you retire, and you may gain potential tax advantages today. Plus, some plans offer an excellent way to save for your child's college education. Direct Deposit or Payroll Deduction also make saving easier. Get started, and open your IRA today!

This year's tax deadline is Tuesday, April 18, 2017.

Because the traditional filing date falls on a Saturday, followed by a legal holiday for the District of Columbia on Monday, the deadline is a bit later this year. But, it also means you have more time to deposit into an IRA for the 2016 tax season! Remember, it's never too early or too late to start saving.

For questions regarding your tax situation, please consult your tax advisor.



Holiday Closings

All Security Credit Union offices will close in observance of 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

