

SPRING 2017

# Security MATTERS



**Security**  
Credit Union

Dedicated. Secure. Trusted.®

TECHNOLOGY

**UPGRADE**

**COMPLETE**

**We have completed our upgrade to a new computer system. Now we can put all of these terrific innovations to work for you – to serve you more efficiently and provide new products and services in the future.**

**Benefits To You:**

- A new internal operating system to provide quicker, more efficient in-person service.
- A new Online Banking platform offering more features to manage your accounts.
- An updated Telephone Banking system with new prompts to streamline your call experience.

**Want To Learn More?**

Call 800-373-2333 or visit any branch location.

## Putting Community First

**CDFI certification enables us to expand our services to those in need.**

We're proud to announce that we've become certified as a Community Development Financial Institution (CDFI) by the U.S. Department of the Treasury's Community Financial Institutions Fund. This certification means that we, as a credit union, can now apply for the CDFI Fund's grant, tax credit, and bond programs to better serve low-income individuals and communities that lack access to affordable financial products and services.

**As a CDFI institution, we can:**

- Meet the needs of economically disadvantaged individuals within underserved communities;
- Offer individuals and businesses key services, such as mortgage and home equity loans, vehicle loans, personal and student loans, and low-cost checking and debit cards;
- Help expand businesses and create jobs, help families buy or renovate homes and rebuild neighborhoods;
- Finance small businesses, schools, community facilities, health care centers, grocery stores and other types of investments; and,
- Encourage the community to participate in the mainstream economy while lessening the dependency on predatory lending.



**As a CDFI, we're part of a national network dedicated to serving low-income communities. It also supports our core value of assisting the under-served and putting community first. Learn more at <https://www.securitycu.org/cdfi>.**

**Please Note: The Cros-Lex office will NOW OPEN at 9am on Fridays**

## Hit the Road!

### Auto Loans\*

As low as 1.99% APR\*\*

Summer is on its way and hitting the road will be more fun in a new car.

To help you save, take advantage of our low-cost financing options or get preapproved – you'll gain bargaining power and the ability to negotiate a better price for your new car.



### Save money on your car and the financing:

- Low fixed rates
- No prepayment penalties
- Easy application with no fees
- Convenient online payments

Hit the road in a new car! Apply in person, by calling 800-373-2333, or visiting [securitycu.org](http://securitycu.org).

## Annual Meeting – April 25, 2017



The Annual Meeting of Security Credit Union will be held on Tuesday, April 25, 2017 at 3:00 pm at our Corporate Headquarters located at 3801 W. Boulevard Drive, Flint, MI 48505.

Each year at the Annual Meeting, the membership elects member volunteers to serve on the Board of Directors. The Nominating Committee has nominated the following member for the Board of Directors: Donald Henry.

## Holiday Closings

### Memorial Day

Monday, May 29, 2017

### Independence Day

Tuesday, July 4, 2017

Remember, our ATMs, as well as online and mobile banking, are always open!

\*All loans subject to approval based on creditworthiness, qualifications and collateral conditions.  
\*\*APR = Annual Percentage Rate.



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### CALL

810-235-2322  
800-373-2333

### Automated Telephone Banking:

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

### MAILING ADDRESS

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

### WEBSITE

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

### E-MAIL

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



## It's National Youth Month

Visit us during the month of April and celebrate National Credit Union Youth Month™. It's the perfect opportunity to open a Building Blocks Account (ages 0 to 10) or a Secure Start Account (ages 11 to 17), to help your child become financially educated. Both programs focus on saving and the value of good money habits – sprinkled with fun along the way!

Learn more about our revamped youth programs and connect with many interactive links: [securitycu.org/youth](http://securitycu.org/youth)



## Low-Cost Student Loans\*



At Security Credit Union, we believe in helping our kids achieve a high-quality education and want to assist with the expense. Our affordable Student Loan options are the perfect choice once your student has exhausted sources of federal financial funding or financial aid.

The loans are also flexible. Use the funds to pay for a variety of needs, including tuition, room and board, books, and computer equipment.

### How your student will benefit:

- No origination fee for your student borrower.
- Competitive interest rates.
- 1% interest rate reduction once 10% of the loan principal is repaid during the full repayment period.
- 30-day no-fee return policy allows you to cancel the loan within 30 days of disbursement without fees or interest.
- Co-signer release available for creditworthy borrowers.

Learn more or apply at [securitycu.org/student-loans](http://securitycu.org/student-loans)

### 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

