

SUMMER 2017

Security MATTERS



Security
Credit Union

Dedicated. Secure. Trusted.®

System Upgrade Complete!

Thank you for your patience and support during our recent system upgrade. Safe and secure transactions remain our priority, as well as providing you with the latest innovation and banking convenience.

With the upgrade complete, enjoy quicker service, enhanced online banking, and a better telephone banking experience. All are designed to offer ease of use and streamlined functionality – so you can spend less time worrying about your finances and more time doing the things you enjoy.

OUR SYSTEM OFFERS NUMEROUS BENEFITS:

- A new operating system for quicker, more efficient in-person service.
- A new Online Banking platform with many new features.
- An updated Telephone Banking system to simplify your call experience.

We couldn't have completed the upgrade without you! If you have questions about any system enhancements, call us at 810-235-2322 or visit any office.



**THANK
YOU
for your
patience!**



SUMMER LOANS for TONS of summer FUN!

Borrow \$1,500, \$2,500 or \$3,500 at a
rate of 9.17% APR* for 12 months

Apply Today! Available until August 12, 2017.

**9.17%
APR***



*APR = Annual Percentage Rate. All loans subject to credit approval and are subject to change without notice. Offer valid through August 12, 2017.

A Message from the Chairman

Celebrating Success One Member at a Time

2017 has already been a busy and prosperous year. We completed our technology upgrades in the spring, redesigned our website, and have seen gains in loans, deposits, and new member growth. In addition to providing the services you need every day, we have enhanced other programs to help you achieve your goals.

Mortgages

More of you than ever before are looking to us for a home mortgage loan. Terms are flexible, up to 30 years, and can be obtained with as little as 3% down. Rates are still extremely low, making your goal of home ownership a reality.

Business Services

Helping your business grow is also a priority. Look to us for your business lending needs, a business checking account, a Visa® Business Credit Card and a complete package of online services.

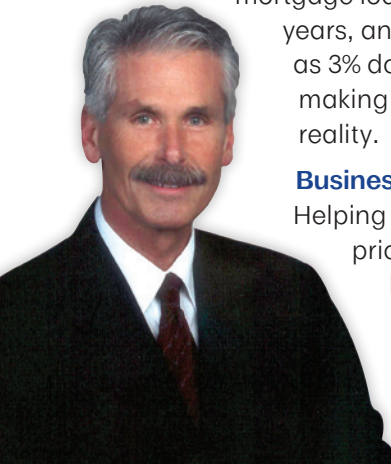
Perfect for Summer

See us if you need a hand in financing your summer plans. Our loan special offers a low rate and funds for any reason. And, if you are always on-the-go, our eServices will keep you connected:

- **Online Banking** – Monitor your accounts, request withdrawals, transfer funds, and more from your computer.
- **SCU Mobile Banking** – Using your favorite mobile device, access your accounts.
- **SCU Mobile Deposit** – Deposit checks remotely using your smartphone.
- **Online Bill Pay** – Pay your bills online with ease.
- **Automated Telephone Banking** – Conduct transactions by phone 24/7.

Security Credit Union is proud to have you as our member, and is committed to finding new and better ways to serve you and exceed your evolving needs. Let us know what we can do for you.

Sincerely,
Ken Scott, Chairman



New Summer Wheels

If you're traveling our beautiful state this summer, why not hit the road in a new vehicle? Our low rates make payments affordable. And we'll make sure the loan you choose is perfect for you, with no hassles, no fees, and the personal service you deserve.

Love these benefits:

- Automatic payment options
- Flexible terms
- Quick approvals
- 100% financing

Apply online at securitycu.org, call us at 810-235-2322, or stop by any office. Then start your summer travels in a brand-new car!

Peace-of-Mind Loan Coverages

Want to add GAP, Debt Protection or Mechanical Repair Coverage (MRC) to a new or current loan?

These coverages protect your investment and family in the event an unforeseen event or setback. GAP can pay off your loan balance if your car is totaled. Debt protection will make payments if you're disabled or in the event of your death. MRC protects you from unexpected mechanical repairs.

Call us!

We can add any of these coverages to a loan you already have at Security Credit Union.



Your Summer Wish-List

A Home Equity Loan can take care of it all.

Finance any home improvement – whether it's the kitchen you've always wanted, another bedroom for the kids, or a new roof or windows. If high-rate debt is a concern, use the funds for debt consolidation, to refinance a home loan from another lender or even pay for college.

Our home equity loan can take care of your summer wish-list:

**Room Addition • New Roof or Windows • New Car
Debt Consolidation • College**

To apply, visit securitycu.org, call 810-235-2322, or stop by any office.

Everywhere Social!

Who doesn't love following friends, family and businesses on their social channels? Connect with us for news and tips to make life easier. Get to know our employees better. And see how we stay involved in the community!

We're now on Instagram!
www.instagram.com/SCUBold



Follow us on your other favorite social channels:

Facebook
www.facebook.com/SCUBold



Twitter
www.twitter.com/SCUBold



YouTube
www.youtube.com/securitycu



Manage Your Money Like Never Before

Mint keeps you on top of your finances and makes you the master of your money. Linking your accounts, cards and bills with Mint will show you what you have and what you owe. You can create a budget, track your investments, find new ways to save and more.

Go to www.mint.com to learn more and download the app.



A Message from the President & CEO

Service Is Our Goal

I want to thank you for your support and patience during our recent technology upgrades. The upgrades were necessary to improve the speed and efficiency of your member experience online, by phone, and in-person. Security Credit Union remains committed to providing you with secure, convenient, and personalized services, while staying ahead of technology trends.

You'll also gain peace of mind when you do business with us – saving money with some of the best loan rates anywhere. Take advantage of added-value vehicle loan services like GAP coverage, which pays your remaining loan balance if your car is damaged beyond repair or Mechanical Breakdown Insurance, which can help to pay for unexpected repairs.

Also consider other affordable insurance coverages through our partner, Hallmark Insurance Agency, one of the premier insurance providers

servicing our community. Whether you're looking for homeowner's, auto, employee and business insurance, or life and health insurance, they'll do the comparison shopping for you and match the right policy for your needs. No matter what kind of insurance you need, Hallmark Insurance Agency is a trusted choice to make sure you are not over or under-insured.

To help you to reach your savings goals, we offer money market accounts, share certificates of deposit, IRAs, as well as young adult and youth accounts – all are federally insured by the NCUA.

Know someone who could benefit from being a member? Introduce them to Security Credit Union. We'd love to provide them with the level of service you enjoy and deserve.

Sincerely,
Christopher Estes, President & CEO



Easy Online Banking Access

Are you new to Online Banking? It's easy to get started! Visit securitycu.org, and take these steps to enroll:

1. First, click on the orange Online Banking slider on the top right of our home page and click "Not a User?"
2. Accept our Electronic Service Disclosure.
3. Enter your Tax ID (Social Security Number), Account Number, and Email address.
4. Complete your personal contact information.
5. You'll receive a verification email.
6. Click on the link within this email to finalize the process: you'll select your user name, accept our Online Agreement, reset your password, and establish personal security settings.

Get started today - and take care of transactions anytime with convenient Online Banking. For assistance, call us at 810-235-2322.



Vacation Skip-a-Payment

Security Credit Union can help you take a break this summer by allowing you to skip the June or July payment on your eligible credit union loan(s). You can use the extra money for a family vacation, home improvements, or any other summer plans you may have.

The deadline to request a skip-a-payment is July 31, 2017. Stop in any branch or log onto Online Banking to skip-a-payment today!

Holiday Closings

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

Independence Day Tuesday, July 4

Labor Day Monday, September 4



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

