

WINTER 2018

Security MATTERS



Security
Credit Union

Dedicated. Secure. Trusted.®

Launching Winter 2018

It's NEW, it's packed with the tools YOU NEED....and it's FREE!

Security Credit Union is pleased to offer our members LifeSteps™ Wallet, an all-in-one mobile solution that has been designed specifically to empower our members with the best technology to simplify and enhance their lives.

Imagine being able to access not only all our Security Credit Union products and services, but also today's most popular apps in one easy-to-use location on your mobile phone. Keeping up with technology is challenging, but LifeSteps Wallet is a free, all-in-one app that makes it easy.

With the tap of a finger, you have access to:

- **Credit Union Services** – Access mobile banking, send and receive money, apply for loans and find nearby ATMs.
- **Shopping** – Find exclusive deals for SCU members, book travel plans at considerable savings and store loyalty cards in one easy to find spot.
- **Auto** – Research, build, price and finance a vehicle; keep maintenance records organized; get a value for a used vehicle and get on-demand roadside assistance.
- **Home** – Evaluate powerful house-hunting data, find trusted contractors, track repair invoices and get design inspiration.
- **Financial Wellness** – Calculate your ID theft risk score, monitor credit reports, learn tips and tricks to financial success, access to powerful learning content and discounted legal resources.

At Security Credit Union, we are all about delivering more to our members. With LifeSteps Wallet, smart technology and easy access to a great variety of tools and apps will be at your fingertips. Find out more at securitycu.org.



Have A Story to Share?

Send it to marketing@securitycu.org for a chance to win a \$50 Visa Gift Card. We'll draw a winner quarterly.

A Message from the Chairman

Reflections on 2017

On behalf of the employees, management, and board of Security Credit Union, I'd like to wish you a prosperous New Year. As with all credit union initiatives, our goal is to serve you to the best of our ability. This can only happen with constant evaluation of our services and by making continual improvements. Highlights from 2017 include:

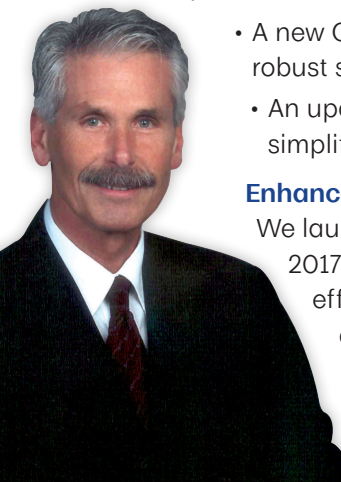
System Upgrade

This spring, we completed our system upgrade. Along with many enhancements, employees now have access to some of the best tools in the industry. As a member, you're enjoying more functionality and greater online convenience. Account security was the focus throughout our upgrade and will continue being a top priority. System benefits are wide-ranging and include:

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

Enhanced Mortgage Options

We launched two new mortgage options in 2017: VA and FHA loans. They're a cost-effective option for qualified borrowers and are just one of the many ways we can accommodate your mortgage needs, locally.



Social Media Engagement

We enjoy connecting with our Members on social media! Here, we provide updates and financial advice. We also use these channels to showcase our employees' unique talents and dedication and community projects. Recently, we made Instagram our newest channel. Follow the links below to connect with us!

 **Instagram** www.instagram.com/SCUBold

 **Facebook** www.facebook.com/SCUBold

 **Twitter** www.twitter.com/SCUBold

 **YouTube** www.youtube.com/securitycu

Same-Day ACH Payments

In 2017, we changed the times we post electronic deposits (ACH) to your account for same-day access. We've also changed the time we post certain electronic debit payments. The benefit of this change is a more accurate balance reflecting your available funds.

You are the reason we are in business. We're grateful for your loyalty!

Based on our assets, membership, and loan volume, Security Credit Union is providing you with the financial services you need. In 2017, we grew to over \$400 million in assets while serving over 50,000 members. We also helped members borrow money at competitive rates, closing over \$44 million in new loans.

Thank you for choosing Security Credit Union.

Sincerely,

Ken Scott, Chairman

Rest Easy

NCUA Insurance Coverage Gives Peace of Mind

Your savings at Security Credit Union are insured for up to \$250,000 per share account with an additional \$250,000 for your IRA. Federally insured, coverage is provided by the National Credit Union Administration.



Exclusive Insurance Opportunity

Look no further than Security Credit Union for your insurance needs.

Our trusted partner, the Hallmark Insurance Agency, is ready to provide the coverage you need. Offering a full line of insurance products, their professionals can offer solutions right for your budget and ensure the appropriate amount of coverage. As a member, you'll also receive special pricing!

Take care of your diverse insurance needs:

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



To request a no-obligation quote, visit www.hallmarkmichigan.com or call 810-695-0600. Let them know you're a member of Security Credit Union for added savings!

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.



Attention Business Owners

Experience the credit union difference for your business – with lower loan rates, higher savings rates and friendly, personalized service to help things run smoothly. We also offer all the online and mobile convenience you need, including free Online Banking and Bill Pay.

Whether you're just starting out or expanding, let our Business Services team help make your business a success. We can offer ideas to solve everyday challenges, save you money on transactions, and help you to plan for future business demands.

Services include:

- Business Loans and Real Estate Loans
- Business Checking
- Savings and Investments
- Visa® Business Credit Card
- Online and Mobile Access
- Employee Benefits



Learn more at securitycu.org/business/

BIG NEWS!

You don't have to carry a bulky wallet filled with credit cards and cash anymore!



Security Credit Union is happy to announce that we have now launched Apple Pay, Android Pay, and Samsung Pay available for our consumer accounts.

With these mobile wallets, you simply use your smart-phone to pay for your purchases. Best of all – they're free! Just download the app and get started today!

MCULLAF Grand Raffle Winners

A big thank you to everyone who purchased a 2017 Michigan Credit Union League Legislative Action Fund (MCULLAF) Grand Raffle ticket to ensure credit unions have a strong voice in Washington, D.C. The 2017 Grand Raffle raised \$272,290 and 59,056 tickets were sold by 129 credit unions. The following credit unions sold winning tickets:

Wolverine State CU	First Place	\$20,000
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Happy New Year

The staff of Security Credit Union wishes you a joyful and prosperous New Year! We're privileged to serve you and look forward to helping you reach your financial goals in 2018.

A Message from the President & CEO

Looking forward to serving you!

We're excited about 2018 and maintaining the momentum of providing exceptional member service. We're pleased with the results of our system upgrade and the opportunity it presents to provide expanded member service.

Delivering money-saving benefits will continue being a top priority. Vehicle and mortgage rates remain extremely competitive and enable you to save on monthly payments.

Last year, we started sharing member testimonials. It's been exciting to hear from you and learn about your experiences. If you have a story to share, send it to marketing@securitycu.org for a chance to win a \$50 Visa Gift Card. We'll draw a winner each quarter.



Also watch for ongoing member education on our electronic services, not only for convenience but account protection. Items we'll emphasize throughout the year include:

- E-Statements: more secure than paper statements
- Online and Mobile Banking: making it easy to monitor your accounts 24/7
- Direct Deposit: giving you peace of mind without worry of lost or stolen checks
- Alerts: allowing you to stay up to date on account information, tracking balances, and financial activity

Thank you for being a member of Security Credit Union. Please refer us to your family and friends. Share the benefits of membership so that they can save money, too!

Sincerely,

Christopher Estes
President & CEO

Member Testimonial

Another Satisfied Member

When Jeanette was looking to finance her home, she took advantage of Security CU's mortgage program. Here's how she describes her experience:

There are simple ways to get things started when refinancing or looking for a home mortgage. For me, it's online. Since I'm a wife, mom of two boys and a business owner, I have little extra time. Online seems to be where I start. It's convenient and easy!

But above that is the customer service I deserve and demand. If I cannot get what I want, the way I want it, I will move on and find it. For my family and me, it's also important to keep things local: Lapeer, Michigan, USA.

It's also about the people – who you hire and who represent you makes all the difference. After my online request, SCU's Eric Cattane contacted me.

Eric will tell you my refinance was not easy. There were many twists and turns. If he hadn't taken the professional steps needed, I might have bolted from the process. SCU was offering a nice interest rate and terms, so I did want this to happen, but what I really needed was somebody. Eric explained everything clearly and was at my office whenever I needed him to be. There were many steps, but he made them okay for me to handle and understand.

The important things in life must have steps, a process, and maybe even some bumps. Having a professional like Eric made it possible.

Best regards,
Jeanette O.

Save on intuit turbo**tax**.

As a member of Security Credit Union, you can save up to \$15 on TurboTax® – the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return. Start TurboTax today and save!

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, visit www.securitycu.org or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Holiday Closings

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

New Year's Day
January 1, 2018

Martin Luther King, Jr. Day
January 15, 2018

President's Day
February 19, 2018



Dedicated. Secure. Trusted.®



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 5255
Grand Blanc, MI 48480-5255

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

