

IT'S HERE!

*Valid through January 31, 2019

Holiday

Skip-A-Pay

*Excludes first mortgages, home equity line of credit loans, overdraft loans, unsecured line of credit loans, and EZ Payment Auto Loans. Maximum two (2) skip a payments per loan per year. Interest will continue to accrue during the month. Some restrictions may apply. The final approval is at the discretion of the Credit Union. All loan payments must be current.

Members Save Up To \$15 on TurboTax and
Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and chance to win \$25,000. And, as a credit union member you can save up to \$15 on TurboTax this tax season.

- **Get a chance to win \$25K.** Just try TurboTax Online for free by February 14th (and provide a valid email address to be automatically entered to win the TurboTax \$25,000 Sweepstakes.
- **TurboTax has you covered.** TurboTax is up-to-date on the latest tax laws and guarantee 100% accurate calculations, so you can be confident your taxes are done right.
- **Real CPAs review your return.** With TurboTax Live, you can talk with a CPA or EA on screen for unlimited advice and a final review of your return.



*Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 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 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, 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.

LIVE FREELY with Hallmark Agency

Security Credit Union members receive exclusive deals and services:

- Homeowners Insurance • Employee and Business Insurance
- Life and Health Insurance • Auto and Other Vehicle Insurance

Ask us how you can receive a free, no obligation quote today!



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.

Holiday Closings

New Year's Day
January 1, 2019

Martin Luther King, Jr. Day
January 21, 2019

President's Day
February 18, 2019



Dedicated. Secure. Trusted.®



Federally Insured
by the NCUA

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TDD: 810.235.2459
Mailing Address
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Grand Blanc, MI,
48480-5255
Website
securitycu.org
Email
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

WINTER 2019

SECURITY
MATTERS



The *New*
Mobile Banking App is
HERE!
and it's better than ever.

Have you downloaded SCU's new mobile app yet? You will not be disappointed. We are happy to announce that the new app is more reliable, user friendly, innovative and it will constantly be improving. Some new features include bill pay access, eligible enrollment by business members and customizable views of the dashboard.

Your login information to the new app will be the same username and password as your Online Banking account. If you do not have an online banking account, you must create one in order to access mobile banking.



Sign Up
for
eStatements

Save a tree and get your statements sooner!

Did you know that eStatements are a FREE service? They save you time and money. To make searching for a specific transaction simpler, this service allows you to download your statement in a digital format.

- Get started today! It is a simple enrollment process:
1. Log into Online Banking and navigate to the Services tab.
 2. Select the "eStatement Registration" button.

It's as simple as that! No more statements lost in the mail shuffle, and no more bulky paper to clutter your counter!

A Message from The Chairman

Reflections on 2018

On behalf of the employees, management and board of Security Credit Union, I'd like to wish you and your family a happy and prosperous New Year. As always, our goal moving forward is to serve you in the best way possible. This can only happen with constant evaluation of our services and continual improvements. Highlights from 2018 include:

Bill Pay Update

Bill Pay was updated in March to offer members an enhanced appearance and improved onality. It provides members with a cleaner look and no longer requires users to remember a second username and password. I would like to encourage you to explore Bill Pay if you have not already.

New Mobile Application




In early December, SCU released a new mobile banking app. The new app offers increased dependability which is exactly what our members are looking for. Some other new features include access to Bill Pay through mobile banking, fully customizable display, and frequent innovative updates to further improve the application. Download it today in the Apple Store or Google Play.

UPDATE!

Did you know you can view our Privacy Notice on our website at any time? Please feel free to view the notice at www.securitycu.org/privacy/

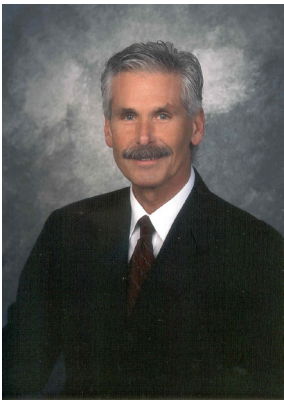
Social Media Engagement

We always enjoy connecting with our members on social media! We use our social channels to communicate news and promotions to our members. We also use it to showcase our employees' unique talents, dedication and community projects. Watch for contests on our Facebook page for chances to win different prizes. Follow the links below to connect with us:

-  **Instagram** www.instagram.com/SCUBold
-  **Facebook** www.facebook.com/SCUBold
-  **YouTube** www.youtube.com/securitycu

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 2018, we grew to over \$423 million in assets while serving over 51,000 members. We also helped members borrow money at competitive rates, closing over \$110 million in new loans.



Sincerely,
Ken Scott, Chairman



2018 Support Our Troops Donation Drive was a SUCCESS!

We'd like to give a big thank you to our members, employees and community for help with this year's donation drive. We are happy to announce that it was a huge success! Hundreds of food and hygiene items were donated to the I Support the 1% Veteran Food Pantry and \$2,500 was raised for Operation Care Package - Michigan to help pay for the cost of shipping overseas.



ATTENTION: Business Owners

Have a good experience with your business!

SCU offers lower loan rates, higher savings rates and friendly service to meet your business' needs. We offer all of the online and mobile convenience you need including, mobile banking, online banking and Bill Pay.

[Learn more at securitycu.org/business/](http://securitycu.org/business/)

Rate & Fee Schedule

Security Credit Union is committed to keeping our fees and charges low. Fees and charges are established after considering:

- The cost of credit union operations
- The alternatives available to members to avoid fees and charges.

Keeping these principles in mind, effective March 1, 2019, the following adjustments will be made to the Rate & Fee Schedule:

- Account Service Fee will change from \$4.50 to \$4.95 per month
- Paper Mailed Statement Fee of \$3 will be assessed for members who receive monthly paper statements. The Paper Statement Fee may be avoided by meeting any one of the criteria listed below:
 - Signing up for FREE eStatements available through Online Banking.
 - This fee will be waived for members 65 years of age and older and all minor accounts.
- Verification of Deposit Fee will change from \$5 to \$10 to complete a verification of deposit for outside third parties
- ATM Balance Inquiry Fee at machines not owned by Security Credit Union will change from \$0.50 to \$1.50
- The fee to transfer funds through ATMs not owned by Security Credit Union will change from \$5.00 to \$1.50.
- ATM withdrawal fee at machines not owned by Security Credit Union will change from \$1 to \$1.50.
- Garnishment & Levy fee will change to \$75 for all received garnishments/levies
- Overdraft transfer fee will change to \$5 for automatic transfers from savings to checking to cover transactions.

A Message from The President & CEO

We're looking forward to 2019 and maintaining the momentum of providing exceptional member service. We're pleased with the Bill Pay and mobile banking update and the opportunity it presents to provide expanded member service.

Delivering money-saving benefits will continue to be a top priority. Vehicle and mortgage rates remain competitive and allow for you to save on monthly payments.

eStatements

For 2019, one of our goals is to encourage our members to begin using eStatements. They are an environmentally friendly alternative to paper and they are free for members. eStatements are available for your account and also for your Security VISA Credit Card.

Happy New Year!

The Security Credit Union team wishes you a joyful New Year! We're honored to serve you and look forward to helping you reach your 2019 financial goals.

Community Involvement

Some large events that you can expect to see us at this year include:

- | | |
|---------------------------------|--------------------------------|
| Barry Roubaix Races - April | The Ally Challenge - September |
| Lapeer Days - August | Holiday Pops - December |
| Bikes on the Bricks - September | Hops and Pops- December |
| Woods N Water - September | |

Looking forward to serving you!

Thank you for being a member of Security Credit Union. Watch for ongoing member education and new and exciting programs and services in 2019. 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



LOOKING TO BUY A NEW HOME?

IS IT TIME FOR YOU AND YOUR FAMILY TO BEGIN THE HOME BUYING PROCESS? LET US HELP YOU.

Security Credit Union is proud to help members achieve the dream of home ownership in an affordable way. We offer competitive rates that make purchasing affordable. The loan you get will be personalized for you with no trouble. New real estate partnerships are coming soon, but in the meantime, apply or get pre-approved for your real estate loan today!

To Apply:

Visit securitycu.org/mortgages/
Call us at 810.235.2322
Stop by a Branch



* All loans subject to approval based on creditworthiness, qualifications and loan to value. Contact the credit union for details.

NMLS# 434692

