

Mechanical Repair Coverage

The miles can add up but the repair costs don't have to.

MEMBER'S CHOICE® Mechanical Repair Coverage can help deflect some risk of costly future, covered repairs keeping your vehicle running extra miles and extra years. With different coverage levels, and deductibles to choose from, there's a plan to fit your family's budget.

Whether you depend on your vehicle for work or getting your family to school and activities, you need transportation that's safe and reliable. The older your vehicle, the more it takes to keep it in good working order. Not making small repairs can lead to even more expensive repairs and ignoring other repairs can be dangerous.

Benefits of the program*:

- **Good at any authorized repair facility in the U.S. or Canada**
- **Rental reimbursement:** up to \$35/day for 1-5 days (1-10 days for part delays. Available on first day of covered repair.)
- **24-hour emergency roadside assistance:** up to \$100 per use. Includes towing, battery jump start, fluid delivery, flat tire assistance and lock-out service.
- **Travel expense reimbursement:** up to \$200 per day 1-5 days for food, lodging, and rental when a breakdown occurs more than 100 miles from home.
- **Transferable:** to increase resale value. Only if sold privately. Subject to transfer fee.
- **Cancelable:** receive a full refund within the first 60 days or a pro-rated refund thereafter less an administrative fee.
- **No out of pocket expense at time of mechanical repair:** (except for any deductible and any repairs not covered by the policy)–the covered repair is paid directly to the authorized repair facility.
- **Ask about deductible options**

*Program details may vary by state. Visit securitycu.org for more information.

vacation
**SKIP
A
PAY**

**In the
PALM of
your hands!**

Enrolling in Skip a Pay authorizes Security Credit Union to extend your final loan payment(s). Loan payments made through Payroll Deduction or Direct Deposit will be deposited in your account for the month. Interest will continue to accrue during the month. Some restrictions may apply. Final approval is at the discretion of the credit union. All loan payments must be current. 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 pay payments per loan per year.

SUMMER 2019

SECURITY MATTERS



**Security
Credit Union**

Dedicated. Secure. Trusted.®

NEW Checking Accounts!

**Make the switch
and open a new account or transfer your current account.**

Any new checking account opened or transferred will be entered into a drawing to win...

- **Premium Checking**
\$100 Visa Gift Card
- **Bold Checking**
\$50 Visa Gift Card
- **eChecking or Opportunity Checking**
\$25 Visa Gift Card

*Offer valid July 1 through September 30, 2019. To avoid the \$12.95 monthly service fee on a Premium Checking, the minimum daily balance is \$10,000.00, must complete at least 10 debit card transactions per statement cycle and enroll in eStatements. To avoid the \$9.95 monthly service fee on a Bold Checking, the minimum daily balance is \$500.00, must complete at least 10 debit card transactions per statement cycle and enroll in eStatements. To avoid the \$5.95 monthly service fee on a eChecking, must complete at least 20 debit card transactions per statement cycle and enroll in eStatements. The three drawings will take place November 1st. Gift Card winners will be notified by phone within 5 business days of the drawings. Insured By NCUA.



Holiday Closings

Independence Day **Labor Day**
July 4, 2019 September 2, 2019

MARK YOUR CALENDARS!
Bikes on the Bricks is happening
in Downtown Flint September 6-8.



**Security
Credit Union**

Dedicated. Secure. Trusted.®



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Call
810.235.2322
810.373.2333

**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

Email
contactus@securitycu.org



OFFICE LOCATIONS

Genesee County
2230 S. Center Road, Burton
North of Atherton Road

Lapeer County
1675 N. Lapeer Road, Lapeer
M-24 & Davis Lake Road

2404 S. Linden Road, Flint
North of Lennon Road

1495 Imlay City Road, Lapeer
M-21 & Myers Road

8040 Holly Road, Grand Blanc
Trillium Circle, North of I-75

337 E. First Street, Imlay City
M-53 & First Street

Macomb County
4805 E. 9 Mile Road, Warren
West of Mound Road

Saginaw County
2882 Schust Road, Saginaw
East of Bay Road, near
Fashion Square Mall

Wayne County
2444 Clark Street, Detroit
North of Vernor Highway

Sanilac County
5200 Peck Road, Croswell
West of Croswell Road

Shiawassee County
1400 E. Main Street, Owosso
M-21 & Airport Drive



SUMMER LOANS ARE *back!*

Let the good times roll with a Summer Loan! Summer Loans are now available and offer 12 months financing at a special rate of 7.99% APR*. Visit your nearest branch or call us today for more information. Let us help you make this your best summer yet!

*APR = Annual Percentage Rate. All loans subject to credit approval and are subject to change without notice. Offer valid through August 10, 2019.

A Message from The Chairman

As we approach the midway point of 2019, we are happy to share that the first half has been both productive and successful as your Credit Union continues to grow. We have added new products and services in order to better serve our members and maintain our vision of being a one-stop shop for all financial needs.

- In March, we released our newest debit rewards program. This new program rewards members for everyday spending when using their debit card. One point per \$100 spent is earned with a signature or a PIN transaction. Gifts can be earned as early as 100 points earned. Members can enroll by visiting securityrewards.org.

- In May, our new checking accounts were released. The new suite of checking accounts includes 4 new checking account options to provide benefits for all members. For more information on our new checking accounts, visit securitycu.org/checking.

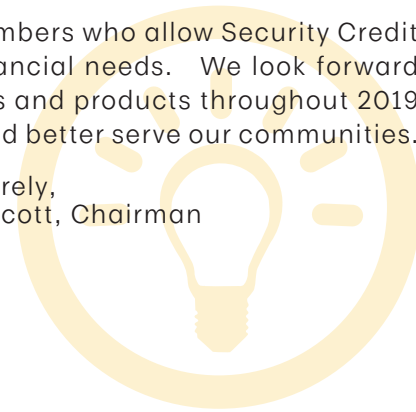
- Also in the first quarter, we added an additional advisor to our Security Retirement and Investment services program to better assist all members with retirement planning and financial advisory services.

- Our loan rates and our CD rates are some of the best in the market and I encourage you to take advantage of these opportunities.

Thank you to all our members who allow Security Credit Union to serve your financial needs. We look forward to adding more services and products throughout 2019 to continuously grow and better serve our communities.



Sincerely,
Ken Scott, Chairman



LOOKING TO BUY A HOME?

HAS THE IDEA OF PURCHASING A NEW HOME BEEN IN THE BACK OF YOUR MIND FOR A WHILE?

Purchasing a home is one of the most important decisions you will ever make. Homes are where memories are made. Security Credit Union is proud to partner with Century 21 Signature Realty to create the Affinity Program where we help our members achieve that dream of home ownership in an affordable way.

Our experienced and friendly mortgage professionals are ready to help find the program that is right for you. If you're looking for the perfect Realtor we have you covered there as well with Century 21 Signature Realty. Start by sharing your visions, thoughts and ideas with us and we will help bring them to life.

NMLS# 434692 *All loans subject to approval based on creditworthiness, qualifications and collateral conditions.



LIVE FREELY with Hallmark Agency

Security Credit Union members receive exclusive deals and services:

- Homeowners Insurance
- Life and Health Insurance
- Employee and Business 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.

Get Social With Us!

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

YOUTH

ACCOUNTS REVAMPED!

Check them out today! securitycu.org/youth

Federally Insured by NCUA

FIXER UPPER LOAN

SUMMER SPECIAL

Receive an appraisal credit up to \$400.00.

*Minimum draw of \$10,000 required to receive appraisal credit. Loans must be applied for and funded between June 1, 2019 and August 31, 2019. All loans subject to approval based on creditworthiness, qualifications and collateral condition.

FINANCE 101 for parents

Free Summer Fun Ideas

1. Visit a park & playground
2. Find FREE kids movie days
3. Go on a picnic
4. Go on a bike ride
5. Backyard camping
6. Fly a kite
7. A trip to the library
8. Go on a scavenger hunt
9. Play board games
10. Enjoy a beach day

A Message from The President & CEO

Security has recently enhanced our product offerings. In March, we released our new debit card rewards program that allows members to earn points when using their SCU debit card. These points can then be redeemed for a wide variety of items. Then, during May, we made substantial upgrades to our suite of checking accounts. Here's some news about what's in store for the coming months:

Century 21 Affinity Program

Security has partnered with Century 21 Signature Realty in our new Affinity Program. This unique program is designed to assist members in achieving their dreams of homeownership in an affordable, convenient way. Our experienced and friendly mortgage professionals are ready to help find the home right for you. If you're looking for the perfect realtor, Century 21 Signature Realty has you covered! Members can also benefit by saving thousands of dollars at closing. Just a few of the advantages include:

- Access to expert Century 21 Signature real estate professionals who will guide you through the home buying journey
- Access to an extensive network of Century 21 offices located conveniently throughout Michigan
- Ability to search in confidence with a pre-approved mortgage
- Ability to earn special discount offers from nationally-recognized companies

Additionally, when you purchase your home with a Century 21 Realtor, you are eligible for a cashback bonus at closing. The amount varies depending on purchase price and seller commission. As always, our goal is to provide convenient, personalized service to our members.

SCU Card Updates

This summer, Security will be implementing updates to our cards. During this process, we will take every precaution necessary to minimize disruption and ensure the transition is as smooth as possible.

On behalf of everyone at Security Credit Union, we appreciate your loyalty and continued membership and wish you a safe, happy, and enjoyable summer.



Sincerely,
Christopher Estes, President & CEO

