

SECURITY MATTERS



WINTER 2020

Dedicated. Secure. Trusted.

IN YOUR COMMUNITY OVER 70 Years.

WE THANK
YOU FOR YOUR
CONTINUED
MEMBERSHIP



1949



2020

NEWSLETTER NEWS

In 2020, Security Credit Union will be changing the way newsletters are delivered. Going forward, members will find the newsletters included in the monthly statements. This allows for our newsletter to be viewed by more members; those with and without eStatements. Newsletters will now be monthly and they will still be available on our website at securitycu.org. We'd like to continue to encourage all members to look for our newsletter each month to find news, updates and more from Security CU!

A Message from The Chairman

Security Credit Union strives to improve the lives of our members by providing superior financial services and supporting the communities we serve. We contribute through sponsorships, hosted events, and volunteer work. In 2019, a few of our sponsored events included:

Voices for Children Champion Awards: A celebration of the community members dedicated to making Genesee County the best place to raise children.

SW Detroit Environmental Vision Garden Party: Featuring local food and music, all proceeds went to improve the environmental conditions in southwest Detroit.

Pink ParTee: All proceeds benefited the Karmanos Cancer Institute at McLaren Flint, Anna May's Hope, and the Pink Fund. The Pink ParTee raises funds to support local women who are actively fighting breast cancer.

Lapeer Days: Founded in 1902, Lapeer Days has grown in popularity to become one of Mid-Michigan's premier free festivals.

The Ally Challenge: Showcases the best of the PGA Tour Champions for the enjoyment of spectators and benefit of local charities in Genesee County.

Saginaw Valley State University Card's Party: Student organizations, nonprofits, and businesses came together to educate students about opportunities in the Great Lakes Bay Region of Michigan.

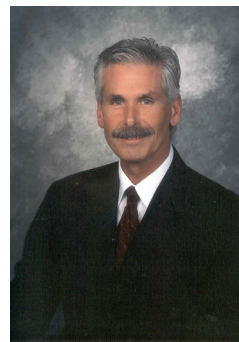
Woods-N-Water News Outdoor Weekend: Entertainment provided to outdoor enthusiasts of all ages and included exhibitions and seminars at what has become Michigan's largest fall outdoor show.

Bikes on the Bricks: Security Credit Union was again the presenting sponsor of this family-friendly outdoor motorcycle show in downtown Flint, which features an officer skill competition, police-escorted ride, live music, entertainment, and more.

Support Our Troops Drive: Funds raised to send care packages to troops overseas with the help of Operation Care Package of Michigan.

Holiday Pops: Sponsored by Security Credit Union, this annual musical extravaganza features the Flint Symphony Orchestra and the Flint Symphony Chorus.

Security Credit Union offers money-saving products and convenient services and is proudly committed to community involvement. We sincerely appreciate your loyalty and look forward to serving all your financial needs in 2020.



Sincerely,
Ken Scott, Chairman



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/

We want to hear from YOU!

What do you love about Security Credit Union?

Security CU is a great financial institution that helped me finance my car at a great interest rate. Thank You!

~ Daniel S.

My husband and I have been loyal members since well before Security Credit Union took over for Lapeer County Community Credit Union. You have helped grow our credit scores from practically non-existent and helped grow our business as well. Thank you for all your hard work, and for helping us achieve our goals.

~ Rebecca S.

I have been a member since I was 15 years old and have NEVER had bad, rude, or poor service! That's quite an accomplishment!

~ Nancy F.

Interested in sharing an SCU success story with us? Please do! Email us at marketing@securitycu.org

NOW THAT THE CHRISTMAS SEASON IS THROUGH, IT'S TIME TO PAY THOSE CREDIT CARD BILLS.

Christmas is usually a time when we see a rise in credit card balances. This year, there have been several retail stores that have used the marketing strategy of offering a certain special or discount if you charged your purchase to their store credit card. It's great strategy on their end, but if you can't pay that card off in January, the interest most likely goes sky high! Even if you didn't use a store card, we suggest that you look at the interest rates on all of your credit cards to make sure you aren't paying a high rate or unnecessary fees.

As a solution, we'd like you to encourage you to transfer the balance from that store card or other high interest rate credit card to a Security Credit Union Titanium Rewards Credit Card. With us, you are working with a local financial institution, but still building your credit and paying off your debt.

Start your New Year off right. Consider moving those high rate cards over to a Security CU card. You won't be disappointed.

*Credit card approval depends on creditworthiness and other qualifications.

NEW FREE PROGRAM! You are already earning **rewards** by using your Security CU Debit Card.

Have you taken advantage of our all new Debit Card Rewards program yet? If not, you might be surprised to learn that you already are! Your everyday purchases earn you FREE rewards! Next time you're at the grocery store, post office, dry cleaners, or pharmacy, instead of paying with cash, check or credit card, use your Security Credit Union Mastercard® Debit Card.

To redeem rewards, visit securityrewards.org. By enrolling in eDeposit, members will electronically receive your monthly points. If you do not enroll in eDeposit, you will receive your rewards points quarterly in the mail.

All members earn 1 point per \$100. Unlike other rewards programs where you need to accumulate thousands of points to earn a reward, with Security Rewards, you can redeem your points for gifts with as few as 100 points! Visit our website or give us a call to learn about this new service and benefit that you are already receiving.

*Rewards in program valued from 100 to 100,000 points. Program terms and conditions and benefits are subject to change without notice. The latest information on program terms and conditions is available at securityrewards.org/RewardsProgramTerms or by calling 810-771-9092.

A Message from The President & CEO

Security Credit Union has served members for over 70 years, striving to help achieve their financial goals and dreams. Since 1949, Security has seen exponential growth, the addition of new products and services as well as additional locations. We are now 53,000 members strong with assets of over \$444 million.

In 2020, Security will strive to build on this legacy of trust by providing exemplary service as well as optimal technology solutions. We want to be your first choice for all financial needs and to feel confident in recommending us to your family and friends. At Security, we realize everyone has different needs - whether it's savings, checking, home loan, lines of credit, or retirement products - we promise to identify your needs and offer you the best solutions to help meet your financial goals.

On behalf of everyone at Security Credit Union, I want to thank you for being a member and wish you and your family a Happy New Year. Thank you for choosing Security Credit Union as your trusted financial partner.



Sincerely,
Christopher Estes,
President & CEO

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 2020 financial goals.

2020 Victoria Estes
Memorial Scholarship:
COMING SOON!

More information to come in January.

*Valid through January 31, 2020

IT'S HERE!

Holiday Skip-A-Pay

In order to be eligible to participate in the Skip-A-Pay program, loans must have an open date prior to six months from request with all payments current and no collection action pending. Skipping one or more payments will extend the term of the loan and interest will continue to accrue. Entire outstanding principal and interest of loan must still be paid in full and monthly payments must be made after the original maturity date until all principal and interest is paid in full. All pledges of security shall remain in effect until the loan is fully repaid. Regular payment will be due on the scheduled payment due date of the following month. Any credit life and/or credit disability insurance may not extend beyond the original maturity date of the loan. When applicable, check with GAP insurance carrier to determine how Skip-A-Pay may affect coverage. This offer 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 in a twelve (12) month period. Approval is not guaranteed and is at the discretion of Security Credit Union. Some restrictions may apply.

Security CU Members Get Whole Home Protection for Less!

As a credit union member, protect what matters most for much less. Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.

SimpliSafe offers reliable whole home protection, with 24/7 professional monitoring and police dispatch that's up to 3.5x faster, all at fair prices and no contract. Ever. SimpliSafe got rid of all the hassles of home security.

- » SimpliSafe covers every room, every window, every door. Every minute of the day.
- » Monitoring starts at just \$14.99/mo for total protection, a fraction of traditional companies. With no contract or hidden fees.

SimpliSafe was named CNET Editors' Choice and "the best home security system" by Wirecutter. Over 3 million people already rely on SimpliSafe. Now's a great chance to join them. Visit lovemycreditunion.org to get your member discount and start saving today!

*SimpliSafe offer valid only for those who purchase a new SimpliSafe system that includes at least one (1) Base Station, one (1) Keypad and one (1) Additional Sensor. Not valid with any other offers. SimpliSafe Terms of Sale and all other applicable SimpliSafe Terms and Conditions apply.

SimpliSafe

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, 2020

Martin Luther King, Jr. Day
January 20, 2020

President's Day
February 17, 2020



Security Credit Union

Dedicated. Secure. Trusted.®



WE BACK THE BADGE.

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

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

Federally Insured by the NCUA