



SECURITY **MATTERS**

DECEMBER 2022



**little
Holiday Helpers
make a BIG difference!**

Christmas CASH LOAN 7.24% APR*

*APR= Annual Percentage Rate. Terms and conditions are subject to change without notice. All loans subject to approval based on creditworthiness and qualifications. Offer expires December 31, 2022. Rate displayed is the lowest available to qualified borrowers. Membership fee and restrictions may apply.



Skip A Pay

and skip the worries
this Christmas.

Skip your **December or January** payment(s)
on your eligible credit union loan(s).

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 Visa, Pledge of Certificates, Bold Loans, Grand Loans, Freedom Loans, 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/deferrals 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.



**Merry Christmas and Happy New Year! As always,
we thank you for your dedicated membership and trust.**

REMINDER: In observance of the upcoming holidays, all SCU offices will be closed on the following days:

December 24

December 26

December 31
(Open until 12:30PM)

January 2

