

# The Credit Union Navigator

“Navigating the Future Together”

Volume 15, Issue 3

www.securtrust.org

September 30, 2014

### Credit Union Services

- Savings
- Checking
- Christmas Club
- Vacation Club
- Share Certificates
- IRAs
- Direct Deposit
- EFT Service
- Internet Banking
- BillPay-e PLUS™
- Free Notary Service
- ATMs
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- Credit Disability Insurance
- Credit Life Insurance
- GAP Insurance
- Mortgages
- VISA Gift Cards
- VISA Credit Cards
- After-Hours Lending
- Save-Your-Change
- Auto Loans
- Signature Loans



## Member Appreciation Day October 16, 2014

We would like to thank all of our members for choosing SecurTrust Federal Credit Union as your trusted financial institution. SecurTrust will be celebrating our annual Member Appreciation Day on Thursday, October 16th, 2014. Stop by to enjoy refreshments, enter your guess for the candy contest (see reverse), and register for cash prizes!

Have friends who are not members? We'd love to meet them! Bring in a friend or family member as a referral, and you get \$25 cash!\*

Remember, we will have prize giveaways every hour from 10:00am to 3:00pm. We hope everyone will be able to stop in the office and let us show our appreciation for being a part of our Credit Union Family!

\*Certain restrictions apply. Call or stop by the credit union for details.

## Holiday Office Closings

Columbus Day  
Monday, October 13

Veterans Day  
Tuesday, November 11

Thanksgiving Day  
Thursday, November 27

Christmas Eve  
Wednesday, December 24  
(Closing at 12:00 p.m.)

Christmas Day  
Thursday, December 25

### OFFICE LOCATION:

3674 E. Goodman Rd., #11  
Southaven, MS 38672

Toll free: 888-419-7723

### Hours:

8:30 AM – 4:30 PM  
Monday – Friday

### Give yourself a gift this holiday season and skip your November or December loan payment!

In the coming week, all eligible members will receive a Skip-a-Pay enrollment form for each eligible loan. Simply return the form along with the \$35 fee per loan, and we'll take care of the rest! But remember, we must receive your form no later than October 24, 2014.

The criteria for eligible loans are:

- ◆ Loan must be open 6 months
- ◆ Loan balance is greater than \$1000
- ◆ NO late payments in loan history
- ◆ No charged off amount
- ◆ Loan must be current at time forms are mailed.
- ◆ Does not apply to home loans or HELOCs

**Be sure to look for the skip-a-pay form in the mail and send it in right away!**



### DEBIT CARDS ARE NOW LIVE!

We are excited to tell you some great news about your debit card! Starting Monday, October 6, all debit card transactions will instantly appear on your account in real-time. This means that you will be able to see your available balance right away from HomeBanking on your computer or mobile phone. Your PIN number and overdraft opt-in/out preferences will not change. If you'd like to change your overdraft opt-in/out preference, you may do so by logging in to your HomeBanking portal, or stop by the branch.

We appreciate your patience during this conversion, and we want to hear from you! Please let us know about your experience on the new system and if we can assist you.

## October is National Credit Union Month

Join in the celebration by entering for a chance to win one of two \$100 VISA Gift Cards!

It's easy! Just guess how many pieces of candy are in the jar. One member from each location who guesses the actual number of candies in the jar (or whose guess comes closest to the actual number without going over) will win a **\$100 VISA Gift Card!**

There are 3 ways to enter:

1. Stop by your local branch to register your guess.
2. Send us a postcard with your name, phone number, and guess.
3. Email your entry to [contest@securtrust.org](mailto:contest@securtrust.org). You must include your name, telephone number, and the number of candy pieces you think are in the jar. For safety reasons, do not include your account number in an email.

*Limit one entry per primary account holder. All entries must be received by 4:30 p.m. CST October 30, 2014. All entries are final. One winner from each SecurTrust location will be selected by the closest guess to the actual number of candy pieces without going over. In the event of a tie, one person's name will be drawn from all correct entries and awarded the VISA Gift Card. Decisions of the judges are final.*



### 4TH QUARTER LOAN PROMOTION



We now offer with all auto loans made during 4th quarter a ONE-YEAR Auto Deductible Reimbursement program. This program pays member up to \$500 per loss when a claim is filed and paid by your primary insurance carrier, and will pay up to 2 losses during this year. If you purchase GAP, you have this coverage for 2 years! FREE coverage with no wait period, AND covers the vehicle purchase and ALL OTHER vehicles the member owns and insures. Check this out, come in today for your auto loan.

Also, we now offer TRUECar Auto Buying Service. When you are in the market to purchase an auto, just go to our website, click on the TRUECar Member Showroom, and proceed with your auto selection. This program will help you locate the auto you are looking for and tell you where it is and the best price. With preapproval, there is no price haggling, and the financing is already taken care of. AND the best part of it is that if you purchase an auto through the TRUECar service, you receive .25% discount off your rate with us. Be sure to check this out or call us for more details. Try this service for your next purchase!

### NOTICE TO ALL MEMBERS FROM CMFG LIFE INSURANCE CO.

At CMFG Life Insurance Company (CMFG Life), we regularly evaluate our products to ensure we are delivering value to the credit unions and members we serve. Due to a significant decline in demand from credit unions and their members, we have made the difficult decision to exit the Life Savings product currently offered to you through SecurTrust Federal Credit Union. Life Savings was developed more than 75 years ago and has been in a steady state of decline for the last several years. Life Savings is structured as a monthly policy where the credit union pays the premium for each month, rather than building equity over time.

**Per the terms of the group policy issued to your credit union, your Life Savings insurance will expire on December 31, 2014.**

This insurance has been provided at no direct cost to you for eligible deposits. Coverage on existing eligible deposits will cease on January 31, 2015. That means, if you should pass away on or before January 31, 2015, your beneficiaries should submit a claim with your credit union immediately.

We know many of you value the peace of mind and security that life insurance provides. That's why we wanted you to know you can convert your Life Savings coverage to a guaranteed issue Primary Protection Plan, underwritten by CMFG Life. This new policy would provide life insurance coverage up to \$2,000. If you decide to take advantage of the conversion option, you must apply by January 31, 2015. You will be responsible for the premium payments, and your new policy will be effective after you complete the application process. Your premiums will be based on your age at time of application.