

The Credit Union Navigator

“Navigating the Future Together”

Volume 15, Issue 4

www.securtrust.org

December 31, 2014

Credit Union Services

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2015 Annual Meeting



This year's annual meeting will be held on Saturday, March 21, 12:00 noon, at DeSoto Hills Baptist Church (4680 Getwell Rd., Southaven, MS).

Make plans to attend this year's meeting, but don't forget to RSVP to SecurTrust!

Give us a call at 662-890-8760 or email meeting@securtrust.org.

RSVP no later than Wednesday, March 18.

Hope to see you there!



Holiday Office Closings

New Year's Day
Thursday, January 1

Martin Luther King Jr. Day
Monday, January 19

Washington's Birthday
Monday, February 16

OFFICE LOCATION:

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

Toll free: 888-419-7723

Hours:
8:30 AM – 4:30 PM
Monday – Friday

0% INTEREST

It's our April "NO-FOOLING" Loan Promotion!!!

How would you like to pay ZERO interest on your new loan for a WHOLE year??? Now you have that opportunity!

Make a new loan with SecurTrust FCU between January 1, 2015 and March 31, 2015, and your name will be entered in a drawing for ZERO INTEREST for ONE YEAR on that loan!!!* That's right - ZERO interest for a full year! On April 1, 2015, one name will be drawn from all loans granted during this time and that loan will be given ZERO interest for a period of ONE year, from April 1, 2015 through March 31, 2016.

Imagine paying ZERO interest for a FULL year!!! So if you are on the fence about financing that auto, now may be a great time to take advantage of our great rates, AND have a chance to pay ZERO interest for a FULL year!!!

Don't wait!!! Come in today and speak to one of our loan officers!

**Must meet normal loan qualifications. Excludes existing SecurTrust FCU loans. Real estate loans do not qualify for this promotion. Other restrictions may apply—see a loan officer for details.*

Want a Tax Break? Consider an IRA!



These federally insured accounts are currently earning up to 1.00% APR (1.00% APY) dividends, paid quarterly. The contribution limit for IRAs for tax years 2014 and 2015 is up to \$5,500, PLUS you can contribute an additional \$1,000 if you're age 50 or older. You may make contributions for tax year 2014 until April 15, 2015.

If you're not certain about which IRA is right for you, or if you have questions about IRAs in general, give us a call or stop by! We can provide information and help you choose the IRA that best meets your needs.

All IRA accounts are federally insured by NCUA for up to \$250,000 in addition to regular insured accounts.

PAST DUE 

*****NOTICE*****

Effective March 1, 2015, we will charge a late fee of \$25.00 on loan payments received 15 days after the due date.

To avoid late fees, please be sure to make your payments on or before the due date.

Federal Regulation Notice

To comply with "Reg. D," a government regulation, SecurTrust must limit the number of transactions that can be made on Shares (Savings) accounts.

- A maximum of six (6) automatic, preauthorized, or telephone transfers of funds are permitted from the account each month.
- No more than three (3) withdrawals or transfers may be made by draft or check.
- Does not apply to Share Draft (Checking) accounts.

SecurTrust FCU Privacy Policy



At SecurTrust FCU, we consider your privacy to be a top priority. This is our privacy notice for our members. When we use the words "you" and "your," we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a share account or a loan account.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

Information that we collect—we collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

Information we disclose about you—we DO NOT disclose any information about you to anyone, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

Information about former members—we do not disclose information about former members, except as permitted by law.

The CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION—we restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.