

The Credit Union Navigator

“Navigating the Future Together”

Volume 16, Issue 2

www.securtrust.org

June 30, 2015

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Stay cool during summertime with our new summer loan promotion!



It's summer time—time for relaxing, vacations, swimming, picnics, and just plain FAMILY FUN TIME!!! And just around the corner, it's tailgate season. That means getting out the coolers and grills.

Let SecurTrust FCU be a part of your summer fun with a Mighty Mate personal cooler! For every new auto loan approved from now through September 30th, we will give away a SecurTrust soft-sided Mighty Mate personal cooler, PLUS your name will be entered in a drawing for a grand prize of a Yeti® Cooler* stuffed with goodies for your next tailgate event. Loans must be a minimum of \$10,000 to qualify.

Come in today. Apply for an auto loan, pick up your cooler, and start enjoying the summer! YOU might just be the lucky winner of the Yeti®.

*Must meet normal loan qualifications. Excludes existing SecurTrust FCU loans. Additional rules & restrictions may apply. For additional details please contact the credit union at (662) 890-8760.

Holiday Office Closings

Friday, July 3
Independence Day

Monday, September 7
Labor Day

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

Member Services: 662-890-8760
Toll free: 888-419-7723

Business Hours:

Monday – Friday
Lobby: 8:30 AM – 4:30 PM
Drive-up: 8:00 AM – 4:30 PM



You asked...

We listened!

Several of our members have expressed interest in mobile services, and we are proud to announce that a new mobile app and website are now underway!

Mobile Banking is a convenient, secure service that lets you access your SecurTrust FCU account information and conduct transactions from your smartphone or tablet, any time, anywhere! From the app, you will be able to:

- View account balances
- Transfer funds
- Pay Bills
- Find an ATM or Branch location
- View current loan and deposit rates
- Contact us

Be on the lookout for the new mobile services, and please let us know how we can better serve you! If you have questions, please email operations@securtrust.org.

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.

GREAT NEWS! YOUR SECURTRUST DEBIT CARD IS GETTING AN UPGRADE!

By now you’ve probably heard about the nationwide conversion to EMV payment cards, also known as “chip cards.” These highly-secure cards have an electronic chip embedded in them that stores information about your card in a secure, encrypted format that is virtually impossible to crack. The same technology has been in place around the world for several years, and has been proven to reduce losses from fraud.



At SecurTrust, we are on schedule to replace your existing VISA Debit card with a new MasterCard EMV Debit card. The switch to MasterCard will be seamless to you, but will provide additional cardholder benefits to you.

How the chip works.

For added security, EMV cards have a microchip with encrypted account information. Chip cards and merchant terminals work together to protect in-store payments. A unique one-time code is generated behind-the-scenes that is needed for the transaction to be approved – a feature that is virtually impossible to replicate in a counterfeit card.

When will EMV cards be issued?

You will receive your new MasterCard Debit card on or before October 1, 2015, along with instructions for how to use your card.

No interruption to service.

If the merchant is equipped with EMV terminals, the chip in your card will be used to authenticate and process your card transaction. If the merchant is NOT equipped with EMV terminals, the information stored in the magnetic strip will be used to process your card transaction (as it does currently).

What you need to do:

It’s simple. Just use your new EMV cards as you normally do knowing the chip in your cards help protect you from in-store fraud while you do your everyday banking, and we’re here to help you with questions. For more information, call us at 662-890-8760.