

# The Credit Union Navigator

“Navigating the Future Together”

Volume 16, Issue 3

www.securtrust.org

September 30, 2015

### 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
- Automatic Bank Drafts
- 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
- Sallie Mae® Student Loans

## Wanna win an iPad Air?



It's easy! During our 4th quarter loan promotion, we're giving away an iPad Air and Apple TV, plus BestBuy and iTunes gift cards for those perfect accessories and apps! For each new auto loan approved through December 22nd, your name will be entered in a drawing for the iPad Gift Pack\*. What could be easier?

Just in time for Christmas, but shhhhh... we won't tell if you keep it for yourself! Plus, refer your friends and family to get a \$100 loan referral deposited to your account! Call or stop by for details.

## Member Appreciation Day October 15, 2015

In alignment with International Credit Union Day, SecurTrust will be celebrating our annual Member Appreciation Day on Thursday, October 15th, 2015. 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!\*

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

Monday, October 12  
Columbus Day

Wednesday, November 11  
Veterans Day

Thursday, November 26  
Thanksgiving Day

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

Friday, December 25  
Christmas 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

## 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, please 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, 2015. 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.*

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## 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 23, 2015.

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!