

The Credit Union Navigator

“Navigating the Future Together”

Volume 16, Issue 4

www.securtrust.org

December 31, 2015

Credit Union Services

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- Credit Life Insurance
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- VISA Credit Cards
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- Save-Your-Change
- Auto Loans
- Signature Loans
- Sallie Mae® Student Loans

2016 ANNUAL MEETING

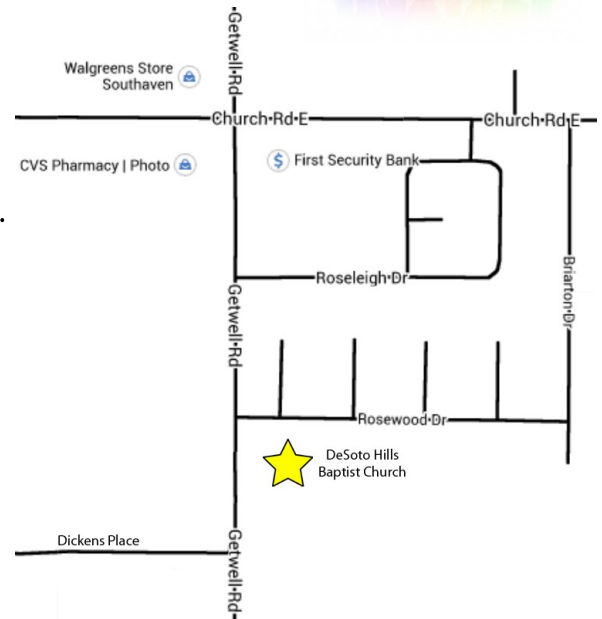


This year's annual meeting will be held on Saturday, April 2, 12:00 noon, at DeSoto Hills Baptist Church (4680 Getwell Rd., Southaven, MS).

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 30.
Hope to see you there!





New Year's Day
Friday, January 1

Martin Luther King Jr. Day
Monday, January 18

Washington's Birthday
Monday, February 15

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

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

Business Hours

Lobby:

M-F 8:30 AM – 4:30 PM

Drive-up:

M-Th: 8:00 AM – 4:30 PM

Fri: 8:00 AM – 6:00 PM

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

0% INTEREST

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 4, 2016 and March 31, 2016, 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, 2016, 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, 2016 through March 31, 2017.

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.*



INTRODUCING "GOLD CHECKING"

If you're over age 55, reward yourself with a great new checking account with no monthly fees and impressive dividends.

Just meet the following requirements each month:

- Minimum age 55
- Direct Deposit
- At least 6 electronic debits or checks
- Minimum balance \$2,000

This account is currently earning 2.75% dividends on balances between \$2,000 - \$10,000.

*New money only. Other restrictions may apply. Call or stop by for details.

Announcing a new Special Jumbo CD for Big Savers!

**2.00% APR for 30 Months
Minimum \$50,000**

This Certificate won't be available long!
Call or stop by the Credit Union for details.



Statement Audit

As part of our internal controls, we periodically request verification of our statements. Accordingly, if your statement is not correct, please notify the Supervisory Committee by mail to Mary Gray, 5346 Lyford, Memphis, TN 38119. Please provide the information necessary to affect correction. If the statement is correct, no reply is necessary.

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. You can contribute up to \$5,500 for tax years 2015 and 2016, plus an additional \$1,000 if you're age 50 or older. You may make contributions for tax year 2015 until April 15, 2016.

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 and separately insured by NCUA for up to \$250,000 in addition to regular insured accounts.



New Privacy Policy Enclosed



At SecurTrust FCU, we consider your privacy to be our top priority. In accordance with industry standards, we have updated our privacy policy to more clearly define how we use your personal information. Please find the updated privacy policy enclosed in this statement, or by visiting our website at www.securtrust.org.

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.