

The Credit Union Navigator

"Navigating the Future Together"

Volume 19, Issue 1

Member Services

After-Hours Lending
ATMs
Auto Loans
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Christmas Club
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Signature Loans
Vacation Club
VISA Credit Cards
VISA Gift Cards

Business Hours

M-TH: 8:30 AM - 4:30 PM
Fri: 8:30 AM - 6:00 PM

Holiday Closings

Memorial Day:
Monday, May 28th



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Thank you to everyone who attended our 2018 Annual Meeting and congratulations to all the day's prize winners! We appreciate your continued support and hope you all had a wonderful time!



Your home isn't just your biggest investment. It's where you live and where you love. A home is usually your biggest purchase during your lifetime and you want to make sure you do it right. SecurTrust is here to help. Whether you're a first-time home buyer or looking to refinance your current home, we offer several options for you to take advantage of. Call us for more info or to schedule an appointment.

GOLD
checking FOR SENIORS

This Spring, watch your flowers and finances bloom. SecurTrust FCU's Gold Checking account is available for people who are at least 55 years young. Gold Checking account holders who meet the minimum requirements earn higher dividends than with regular checking accounts.

Cleaning out your home can bring in good money. Here's how to maximize the profits.

If you dread spring cleaning, you're doing it wrong. Rather than thinking of it as a chore, tell yourself it's less about work and more about finding hidden cash in your home. Sure, you may find some change in the cushions — but we're talking about bigger bucks here.

Here's how to cash in on your clutter in six steps:



1. Take a “no holds barred” approach - The first step is to be ruthless — and brutally honest — while cleaning out your home. As you go from room to room, scrutinize everything. The knickknacks buried on the bookshelf? Gone. The beach toys your kids have outgrown? Say goodbye. The movies you haven't watched in years? Sayonara. If you forgot you had something, that's generally a sign it needs to go. If you get tired of purging, remind yourself that the more you get rid of this year, the less you'll have to clean next year.

2. Separate the wheat from the chaff - Now that you've been through every room, you probably have a huge mound of unwanted items just waiting to be turned into cold, hard cash. To maximize your profits, start by pulling out anything of value. For example, set aside brand-name clothes, collectibles and antiques. Next, find a consignment shop that may be interested in selling these items for you. While many consignment stores specialize in clothes, you can also find shops that consign antiques, baby items and furniture, among other items. *If you don't have a consignment shop nearby, try an online version.* A simple search for “online consignment shop” will bring up pages of results — primarily for clothing, which can be shipped to online consignment stores more cheaply than heavier items. Examples include Swap.com and, for brand-name duds, ThredUp.

3. Pull out the electronics - While you're pulling out brand-name clothes and collectible items, make a separate pile for electronics. Even broken electronics might garner you some extra cash. Be sure to wipe the memory of cellphones and hard drives, and then try selling them to a company that buys secondhand devices, like Gazelle. Failing that, there's always eBay.

4. Host a yard sale - At this point, you should have all the really valuable stuff set aside. What's left are odds and ends that won't bring in much on their own, but could collectively bring in a couple hundred dollars or more. That means it's yard sale time.

5. Get a tax deduction - After a yard sale, you'll probably end up with some leftovers that didn't sell. Pack them up and head to the nearest thrift store. If you have many leftovers, some charities will even come to your house to pick up your donations. Either way, be sure to ask for a receipt and then claim the donation on your itemized deductions next year.

6. Be smart with the profits - Don't squander the profits from your spring cleaning purge. To make the most of it, put the money in a savings account or set it aside for big expenses. Saving pennies now might mean you won't need to go into debt when it's time to replace the dishwasher, fix the roof or even buy a new car.

mymobilemoney

Now you can have greater spending control and protection from fraud for your card. My Mobile Money Access lets you manage your SecurTrust FCU debit card with customizable alerts that let you know when, how and where your card is used. You can even set spending limits and preferences, and turn your card off and on.

**Getting started is easy!
Download it for free today
in the iTunes App and
Google Play stores!**



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.