

The Credit Union Navigator

"Navigating the Future Together"

Volume 20, Issue 2

Member Services

After-Hours Lending
ATMs
Auto Loans
Automatic Bank Drafts
BillPay-e PLUS™
Certificates of Deposit
Checking
Christmas Club
Credit Life/Disability Insurance
Direct Deposit
EFT Service
GAP Insurance
Internet Banking
IRAs
Kids Club
Master Card Debit Cards
Mobile Deposit
Mortgages
My Mobile Money app
Notary Service
Online Loan Applications
Online Payments
Payments by Phone
Save-Your-Change
Savings
Share Certificates
Signature Loans
Vacation Club
VISA Credit Cards
VISA Gift Cards

Business Hours

M-T, TH: 8:30 AM - 4:30 PM
WED: 8:30 AM - 3:00 PM
FRI: 8:30 AM - 6:00 PM

Holiday Closings

Thursday, July 4th
Monday, September 2nd
Monday, October 14th



Like us on
Facebook!



We are excited to announce our second Annual campaign!

"Where in the World is Mrs. Martha?"

Members have really been interacting with helping us locate Mrs. Martha. We are visiting local restaurants in DeSoto, Marshall, and Tate counties. This has allowed us to patronize our small, local business owners and create some fun and exciting vibes for the credit union. Be sure to tune in to our Facebook page to join the fun!!

Member Spotlight

We are SUPER EXCITED to welcome Shaneka to the SecurTrust family!!

*We are So glad that you are part of the ST family.
Shaneka joined while getting an Auto Loan with us.
We appreciate that Shaneka trusted us to serve her and get the best possible deal for her.*

WELCOME SHANEKA!



Are you getting the most from your SecurTrust membership??

If you do not have a checking account then you are not! For a minimum of \$100 you can open a ST checking account with membership. There is no per check charge.

The BEST PART of checking accounts is that we offer free checking for:

Police Officers, Firefighters, Emergency Medical Service Personnel, Seniors, Students and Teachers of DeSoto County, and Retired and Active Military.



Your account is also free if you maintain a daily balance of over \$1000!

You can earn *interest* on your checking account if you maintain a daily balance of over \$300. You can ALSO get a free debit card, set up free Bill Pay, set up free Direct Deposit, and with EVERY account, you get access to Home/Mobile Banking.

WARNING



Member Beware!!

In our constantly changing modern world there are people out there that want to take all that you have and make it theirs. We have to be ever diligent! The advances in technology are making our lives very easy, but they are also exposing us to incredible dangers. As we are doing more and more of our daily activities online and on our mobile devices those acting with malice are also advancing their technology. The most important thing that you can do to combat these dangers is be informed! SecurTrust wants to help our members in every way we can to be safe and secure. Whether it is getting an auto loan for a safer vehicle, a HELOC for home improvements or this newsletter to help you learn some things to watch out for.

We would like to provide some tips and information on how to be wary of scams. Part 1 is going to be things to watch out for:

- Be wary when you get a message from someone, you may or may not know, and the situation is requiring immediate action. This is usually an indicator that there is something wonky going on.
- If you are looking at an email make sure you look at the complete address of the entity that sent the email. For instance, if the email is about Microsoft product but it was sent from a Gmail account, there is something wrong. Look for words that are spelled wrong in the address.
- Speaking of spelling mistakes, look throughout the message. If there are several spelling mistakes, or major grammar issues, BEWARE! This is a huge indication it is not a real, honest, message.
- Do not answer phone calls from unknown numbers unless you are expecting a call from one.

These are just a few things to watch out for. The more technical you are the more you can monitor. Watching what services and apps are running on your mobile device or computer. Stay informed and aware. Please take the time to educate yourself on how to protect your data, your identity, and your family. We at SecurTrust want to provide you a safe and prosperous relationship with your financial institution. We take your safety very seriously and continuously work to improve our security, so that you are SAFE!! Please take the time to educate yourself on how to protect your data, your identity, and your family. We at SecurTrust want to provide you a safe and prosperous relationship with your financial institution. We take your safety very seriously and continuously work to improve our security, so that you are SAFE!!



Summer Projects?

Do you have a summer project or 2 that you are not sure where the funds will come from? We have the SOLUTION! If you have equity in your house you can come in and apply for a HELOC. What is a HELOC? It is a Home Equity Line Of Credit. This is a loan that you take out on the equity that you have accumulated in your house. It is similar to a second mortgage, except you can draw out the money you borrowed over a stretch of time instead of getting it all in one lump sum. You can draw on (withdraw money from) the loan for 7 years and take 10 years to pay the money back. If you have questions or want to begin the process please come in and see us.

LET YOUR IMAGINATION RUN WILD !!



We do business in accordance with the Federal Housing Law and the Equal Credit Opportunity Act.



Federally insured to at least \$250,000 by the National Credit Union Administration.