

# scecu Update

**Congratulations to Toby Webber on his retirement June 19 after 34 years of service.**



PUBLISHED QUARTERLY FOR THE MEMBERS OF SAGINAW COUNTY EMPLOYEES CREDIT UNION

JULY 2020

## COVID RELIEF

**5.9% for 24 months**  
**Terms for up to \$2,500.00**

*Loan Extension for up to 60 days*

*Single Pay Note with a one time payment in 90 days*

In addition, when approved for a new loan, a loan transferred here from another Financial Institution, or a refinance of a current loan with an added amount of \$500.00 or more, we offer a 60 day deferment on the first payment. We will match rates for new car loans up to a .75% adjustment off our offered rate.

*\*All above loan offers are subject to approval and qualifications. Contact Dezi, or Sara to inquire about these offers.*



## ANNUAL MEETING

Thank you for celebrating with us at the 65th Annual Meeting held virtually on June 22, 2020. The following Board members were re-appointed and elected to the following positions:

- Mr. David A. Cable**, CHAIRMAN
- Mr. Kenneth M. Tesauro**, VICE CHAIRMAN
- Mr. Terry W. Boswell**, TREASURER
- Mrs. Wendy A. Wachowicz**, SECRETARY
- Mr. Demond L. Tibbs**, DIRECTOR
- Mrs. Deborah M. Tubb**, DIRECTOR
- Mr. Timothy P. Ninemire**, DIRECTOR

## BACK TO SCHOOL

### MASTERCARD BALANCE TRANSFER SPECIAL

Transfer your high-rate credit card balances to the SCECU MasterCard and give your finances a fresh start with these summertime savings. Please contact a member service representative to transfer your balances today!

*\*APR=Annual Percentage Rate. See Credit Union for details.*

**5.49%  
APR\***

**FOR THE LIFE OF THE  
TRANSFER AMOUNT**



## Summer SKIP-A-PAY

If you could use a little extra cash for summer, we invite you to take advantage of our summer Skip-A-Pay program. With Skip-A-Pay, you can choose to skip your SCECU loan payment(s) for the month of July or August and enjoy the freedom to play just a little bigger this summer. To take advantage of Skip-A-Pay, please complete a separate form for each loan and return it to the Credit Union. A small processing fee will be charged for each payment skipped.\*

Primary Applicant Name \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Loan payment(s) I would like to skip:**

Acct./Loan # \_\_\_\_\_  July  August

**Skip-A-Payment Fee: 10% of the payment up to \$25.00 for each skipped payment**

Fee is enclosed or  Please debit my:  Savings Account  Checking Account

Mail to: Saginaw County Employees Credit Union • 1700 Court Street • Saginaw, MI 48602  
Or fax to (989) 793-9184

# RATE Getaway

Life is too short to simply dream about living the adventure. Stop by SCECU to get a toy loan and start living life where you feel most alive.

RATES AS LOW AS  
**4.99%** APR\* ON: **BOATS • RVS  
MOTORCYCLES  
ATVS • JET SKIS**

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

## VISA GIFT CARDS...

*It's Like Mailing a Hug!*

Nothing says, "I've been thinking about you!" quite like good old fashioned snail mail. And what's more exciting to receive in the mail than a VISA gift card that can be used online, in-store and all over the world? Stock up on VISA gift cards right here at the Credit Union.



## CORONAVIRUS SCAMS TO WATCH FOR:

**The Fake Funding Scam** – Victims receive bogus emails, text messages or social media ads asking them to donate money to a research team that is supposedly on the verge of developing a drug or vaccine to treat COVID-19.

**The Bogus Health Agency** – Scammers send out alerts that appear to be from the Centers for Disease Control and Prevention (CDC) or the WHO sporting the logos and similar URLs. In addition to spreading misinformation, they install malware when victims click on their bogus links, which is then used to scrape personal information from the victim's computer.

**Exploiting Charitable Giving** – Scammers are using fundraising emails or phone calls to trick victims into giving money toward fake causes, such as helping coronavirus victims or contributing to disease research.

### HOW YOU CAN PROTECT YOURSELF:

- Don't click on links from any sources you don't know.
- Be aware of emails claiming to be from a government organization and don't click on links in such emails.
- Ignore online offers for vaccinations, pills, potions and other prescription or over-the-counter products available to treat or cure COVID-19.
- If someone wants charitable donations in cash, by gift card, or by wiring money, don't do it.
- Be wary of sharing your personal information. Legitimate organizations will not ask for your full social security number, account or card numbers, passwords, PIN information, usernames, or payment through Bitcoin, money cards, gift cards or wires.



*Holiday  
Closing*

**LABOR DAY**  
Monday, September 7

Saginaw County  
**SCECU**  
**Employees Credit Union**  
A Not-For-Profit Financial Cooperative

1700 Court Street ■ Saginaw, MI 48602-4071  
(989) 793-9188 ■ (800) 801-0419  
Fax (989) 793-9184  
info@scecu.net  
www.scecu.net

CU\*Talk Audio Response System  
(800) 860-5704

**24-HOUR INTERNET BANKING**  
Access ItsMe247 through our website  
www.scecu.net

### HOURS

Monday - Thursday .....9:00 a.m. - 5:00 p.m.  
Friday .....9:00 a.m. - 6:00 p.m.

(Drive-up opens at 8:30 a.m. on Friday)



AMERICA'S  
**CREDIT UNIONS™**  
Where people are worth more than money.™



### Financial Scoreboard

Current as of April 30, 2020

ASSETS:	\$41,417,971.38
LOANS:	\$14,813,183.84
SHARES:	\$37,378,461.50
MEMBERS:	3000