

# Update

PUBLISHED QUARTERLY FOR THE MEMBERS OF SAGINAW COUNTY EMPLOYEES CREDIT UNION

OCTOBER 2022

**EMPOWER**  
YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION™

INTERNATIONAL CREDIT UNION DAY®

## THURSDAY, OCTOBER 20, 2022

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to continually improve their communities and the lives of their members. This local service feeds a worldwide network that reaches more than 375 million members across the globe. This October, credit unions and financial cooperative members around the globe will be celebrating 74 years of International Credit Union Day. **We hope you will join us Thursday, October 20 from 11:30 a.m. – 2:00 p.m. as we celebrate this special day with Woody’s Hot Dogs for our members.** We look forward to seeing you there!



## Holiday Help IS HERE



The holiday season is the perfect reason to take advantage of our Holiday Skip-A-Pay program. Simply choose to skip your December or January loan payment(s) and enjoy the extra cash to spread holiday cheer everywhere you go.

To take advantage of our Holiday Skip-A-Pay program, simply complete the form below and return it to the Credit Union before your loan payment is due. Some restrictions apply.\* Please see a member service representative for complete details.

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

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

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

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

Loan payment(s) I would like to skip:

Acct./Loan # \_\_\_\_\_  December  January

**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

## Special Member Meeting

**WHEN:** Tuesday, October 11, 2022  
7.00 p.m.

**WHERE:** Zauel Memorial Library

Attend to ask questions and submit your ballot if you haven't already mailed it.



## Make It Rein

The SCECU Holiday Loan is back! From shopping to traveling and everything in between, our Holiday Loan can help you make it a season you won't forget with simple, affordable financing.

Holiday Loan

**5.90% APR\***

12-MONTH TERM

Visit [www.scecu.net](http://www.scecu.net) to use our secure online application, or stop by the Credit Union and we'll be happy to assist you in person.

\*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

### A Simple Way to Make the Holidays Sweeter

Oh, what fun it is to receive a VISA gift card for the holidays! Stop by the Credit Union to stock up on the gift that everyone wants.



## Christmas Club Accounts

If you're a Christmas Club Account holder, your accumulated savings and dividends will be available starting November 1. Happy Holidays from everyone here at SCECU!

Not in the club yet? You already know you'll be holiday shopping for all your friends and family next year, so why not plan ahead? Stop by the Credit Union to see how easy it is to be a proactive saver with a Christmas Club Account.



## DONATION CENTER

SCECU is proud to once again be serving as a donation drop-off location for Toys for Tots. We invite you to join our efforts in collecting toys for children in our community by dropping off unwrapped gifts to SCECU any time during business hours beginning October 17th. Thank you for your support!

## Do More in Less Time

Some things just make sense – like Mobile Banking with SCECU. Our Mobile Banking app takes the hassle out of daily banking tasks by removing the need to visit the Credit Union in person. Simply log into the app from your mobile device and click your way quickly and easily through all your banking to-do's.



### Features:

- It'sMe247 Online Banking through the SCECU Mobile App
- View eStatements 24/7
- Enable Account Alerts
- Pay your bills anywhere with Bill Pay
- Use Mobile Deposit to deposit checks remotely

And don't worry, we use the latest in technology and security practices to keep your account and personal information secure every time you log in. Visit your app store to download the SCECU Mobile Banking app today.

## Holiday Closings

### Thanksgiving

Thursday, November 24  
Friday, November 25

### Christmas

Friday, December 23 – Closing at 12:30pm  
Monday, December 26 (observed)

### New Year's

Friday, December 30 – Closing at 12:30pm

### Saginaw County



### 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 ONLINE BANKING

Access ItsMe247 through our website

www.scecu.net or through the SCECU Mobile App

### 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 August 31, 2022

ASSETS:	\$47,520,632.23
LOANS:	\$15,206,081.69
SHARES:	\$43,191,432.99
MEMBERS:	2879