

Member Focus



The Member Newsletter of State Employees Credit Union

Fall 2009

SECU Holiday Card Sale



Benefiting the Aflac Cancer Center of Children's Healthcare of Atlanta

Beginning November 1, 2009, State Employees Credit Union will be selling Holiday Cards benefiting the Aflac Cancer Center of Children's Healthcare of Atlanta. Cards will be sold for \$12 per box. Each box contains 20 cards and 21 envelopes. Each design is unique and original artwork created by local Atlanta elementary, middle and high school students, and then turned into holiday cards for you to share with family and friends.

To purchase these unique holiday cards, visit any SECU branch location.* Supplies are limited! Don't miss out on this opportunity! For more information about this benefit, visit <http://www.secuga.org/about/news.html>.

*Not all designs will be available at all locations

Christmas Club Accounts

The Christmas Club Savings Account displayed on your 3rd quarter-end statement will be transferred to your checking account (or savings if you don't have checking) effective October 7, 2009... just in time to begin your holiday shopping!

If you have a Christmas Club Account this year, a 2010 Christmas Account will be opened for you automatically. Your payroll deduction will continue as usual. Call (404) 656-7328 for more information on how to open a Christmas Club Savings Account.

Join Us For International Credit Union Day!

On **October 15**, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits credit unions bring to their members. Stop by any of our branches and enjoy light snacks all day! You may even enter for a chance to win one of two iPod Shuffles.



THERE'S NOTHING SCARY ABOUT OUR LOAN RATES!

You don't have to be frightened by high interest when you need a loan! Take advantage of SECU's Fall Loan Specials!

Auto Loans from 3.90% APR*

Maximum 36 months financing**

Home Equity Loans as low as 3.00% APR*

Rates as low as prime minus 1% on loans up to 60% LTV with a floor of 3% APR**
Rates as low as prime on loans up to 90% LTV with a floor of 3% APR***

Visit www.secuga.org or contact a Loan Representative at (404) 656-4114 for more information.

* Annual Percentage Rate.

** Rates and terms subject to change and credit check. All loans subject to credit approval.

*** Actual rate based on term of contract and credit worthiness.

ATTENTION! Important Information about Your Debit Cards

Due to the recent increase in fraudulent debit card transactions occurring overseas, we're taking additional safety precautions to protect your money and personal information. SECU Debit Cards will no longer work overseas, unless you contact us to active your card for oversea privileges. To active your card overseas, please contact Sharon Craft at (404) 657-8505 or Rita Hendrix at (404) 657-4194. Thank you for your cooperation.

State Employees Credit Union Privacy Notice

It is the intent of this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have questions, please contact a member service representative at (404) 656-3748.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from consumer reporting agencies;
- Information obtained when verifying the information you provide on an application or other form. This may be obtained from your current or past employer, or from other institutions where you conduct financial transactions.

We may disclose all information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements as permitted or required by law. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union,

we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with State Employees Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How You Can Help

- Protect your account numbers, card numbers, PINS (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.



STATE EMPLOYEES CREDIT UNION

Holiday Closings

Columbus Day	October 12
Veterans' Day	November 11
Thanksgiving	November 26 & 27
Christmas	December 24 & 25
New Year's Day	January 1

In Touch with SECU

Main Office:
400 Whitehall St., S.W.
Atlanta, GA 30303

Twin Towers Branch:
James H. "Sloppy" Floyd Building
2 MLK Jr. Dr.
Balcony Level
Atlanta, GA 30334

SECU GDOT Branch:
1 Georgia Center
600 W. Peachtree St. S.W.
Suite 401
Atlanta, GA 30308

Member Services	(404) 656-3748
Toll-free Line	(800) 659-7328
Toll-free "ANJI"	(800) 659-2654
Regular "ANJI"	(404) 656-6687
SECU GDOT Branch	(404) 206-5457
Twin Towers	(404) 656-3765

Board of Directors

Frank Thach – Chairman
Rod Bowlden
Bob Chatham
Randy Dennis
Ben Jones
Grace Lewis
Greg Mason
Randall C. Perry
Henry Spinks
Sharon Stone
Walker Scott, Jr.
Tom Turner
Chris Walker

Kenneth W. Merritt - President/CEO

Hours of Operation

Lobby: Monday - Friday
8:00 a.m. – 3:30 p.m.
Drive – thru (Main Office only)
Monday – Friday
7:30 a.m. – 5:00 p.m.

www.secuga.org

SECU Food Drive

Benefiting the Atlanta Community Food Bank

State Employees Credit Union and the Atlanta Community Food Bank have teamed up to host a food drive at all SECU locations. Members may drop off canned and non-perishable goods during lobby hours, Tuesday, October 27th through Thursday, November 19th.

SECU understands the financial strains placed upon many Georgians even to provide the most basic needs for their families. Together the SECU community can take action to make a big impact in our local community.

YOUR participation is important to making this food drive a success!

Most needed items: peanut butter, canned tuna, canned beans, canned soups, stews and pastas, 100% fruit juice, canned fruits and vegetables, macaroni and cheese dinners, whole grain low sugar cereals.

For more information on the food drive, visit www.secuga.org.



Copies of Share Drafts on CDs

Purchase a CD ROM that will include images of all your share drafts for 2009 for just \$14. Go to www.secuga.org and click on the Share Draft CD Web banner or call the credit union to sign up. You must register by December 1, 2009.

