

Member Focus



The Member Newsletter of State Employees Credit Union

Spring 2008

You May Be Surprised At What's Hiding Inside

If you're in need of some extra cash for home improvements, a vacation, education expenses or other special occasion, you may only need to look around the house. In fact, you may be surprised at what's hiding inside! With a home equity line of credit from SECU, you can find that extra cash and put it to work for you.

Benefits of Our Home Equity Line of Credit:

- Low rate as low as Prime*
- Interest may be tax deductible**
- Funds ready when you need them
- Only pay interest on the money you use
- Low closing costs

Borrow 90% Loan-To-Value with a 10-Year Draw and 15-Year Term.

For more information, or to apply, call (404) 656-4414 or visit www.secuga.org.



*Rate is based on Prime as published in The Wall Street Journal. Actual rate based on credit worthiness.

** The interest you pay may be tax deductible. Check with your tax advisor for details.

All loans subject to credit approval. Certain restrictions apply.

We Make House Calls with Home Banking and Bill Payment Service

The days of house calls are back again. So, sit back, relax, and let us come to you! With State Employees Credit Union's home banking and bill payment services, you can conduct many of your financial transactions from your home computer — whenever you want to and without ever leaving home. If you haven't tried home banking, you should! It's simple to use, can save you time and can be free.

Our bill payment service allows you to make payments to any business you want — your utility companies, your telephone company, or even your childcare provider. No more writing checks and running out of stamps! **And best of all, our bill payment service is free if you sign up for eStatements!**

Need to do more than just pay bills? Then take advantage of the full array of transactions you can complete with our home banking service.

With home banking you can:

- Transfer money between your accounts
- Check account information, including balances
- Get an up-to-date look at your checking or savings activity
- Apply for a loan
- and more...

Home banking and bill payment services will keep us on your schedule! You can register for bill payment online at www.secuga.org. For more information call the credit union today.



Prepare Before You Shop to Get the Best Car Deal

If getting a good deal is important to you, it's critical to prepare for all aspects of a vehicle purchase before you even begin to shop. Otherwise you're likely to pay too much.

The first step in preparing, says Jim Brown, director of the Center for Consumer Affairs, University of Wisconsin – Milwaukee, is to figure out exactly what kind of vehicle you want. Ask yourself how big it needs to be, whom and what you'll be transporting, and how important fuel economy and various safety features are to you.

Also consider what extras you want. If you've decided beforehand what features you need, you're less likely to get talked into adding others.

There are numerous publications and online resources available to help you decide what car best suits you. For example, Edmunds' buyers' guides (edmunds.com), Consumer Reports (consumerreports.org), the Kelley Blue Book (kbb.com), and J.D. Power and Associates (jdpower.com) all include vehicle descriptions, ratings, reviews, comparisons, and other useful information.

It's also important to know what monthly payment amount fits your budget. In a recent Edmunds.com article, Philip Reed, consumer advice editor, cites this rule of thumb: Your total monthly car payments--for all vehicles you own--shouldn't exceed 20% of your monthly take-home pay.

Most importantly, "You need to know how much your desired vehicle is selling for in your area. It might be quite different from other markets," says Brown. One source for this information is Edmund's True Market Value Pricing page (edmunds.com/products/tmv).

If you plan to finance your purchase, get preapproved for a low-interest loan at SECU before you shop. You can also save time and effort by using our car buying service. Just call Car Solutions at (404) 463-1893, and let Scott help locate the car you want at a price you can afford. And call SECU for all your auto financing needs at (404) 656-4414.



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Time is Running Out for Your 2007 IRA Contributions

It's not too late to contribute to your Traditional or Roth IRA for 2007. You can make contributions until your tax return due date (not including extensions), generally April 15. You don't have much time left to take advantage of a possible tax deduction. Consult your tax advisor for details.



STATE EMPLOYEES CREDIT UNION

Holiday Closing

Confederate Memorial Day	April 28
Memorial Day	May 26
Independence Day	July 4

In Touch with SECU

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

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

Member Services	(404) 656-3748
Toll-free Line	(800) 659-7328
Toll-free "ANJI"	(800) 659-2654
Regular "ANJI"	(404) 656-6687
Fax Machine	(404) 651-8632
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
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

