

Member Focus



The Member Newsletter of State Employees Credit Union

Summer 2009

Declare FREEdom from Fees

With FREE Capitol Checking

Don't let your high-fee checking account hold you prisoner. Declare your freedom with a FREE checking account from State Employees Credit Union. An initial deposit of \$25 is all you need to open the account. This is not a fee or surcharge, your money will remain in your account, until you decide to use it — there is no minimum balance.

Our free checking account offers something for NOTHING:

- Free Audio response
- Free online banking
- Free bill pay with e-statements
- Free Visa® debit card
- Free first order of 50 checks
- Free and unlimited ATM access at SECU machines and up to 4 transactions per month on non-SECU owned machines without charge*

And NOTHING you don't want:

- No monthly fee
- No per-check charges
- No minimum balance

The more you save, the more you'll earn. Dividends are paid monthly with a \$700 average daily balance.

Win the war on fees! Enjoy your freedom with State Employees Credit Union. Call (404) 656-3748 or visit www.secuga.org today.

Don't Qualify for Capitol Checking?

Traditional Checking May Be the Perfect Fit for Your Finances

We all go through hardships in life that may leave us with less than perfect credit. If you suffer from a low credit score or just do not qualify for Capitol Checking, Traditional Checking may be the perfect fit for your finances. With Traditional Checking, you will receive all the benefits of Capitol Checking. There is a \$10 monthly fee unless you sign-up for direct deposit, or until you reach 9 consecutive months with no NSF / overdraft fee. This is a perfect account for getting your finances back on the road to financial success.

* If you use a non-SECU ATM, you may incur a surcharge from that credit union or bank.

2009 Falcons Tickets With SECU

State Employees Credit Union and the Atlanta Falcons have teamed up to offer SECU members discounted tickets to 2009 Falcons home games. All proceeds raised by SECU will be donated to the local Children's Miracle Network. Save up to 36% off regular prices and support a great cause at the same time.

Special SECU Discounted Rates for Regular Home Games

Save \$20 off on upper level end zone seats

Regularly \$55, you pay \$35

Save \$21 off on lower level corner seats

Regularly \$110, you pay \$89

Special SECU Discounted Rates for Premium Home Games *

Save \$5 off on upper level end zone seats

Regularly \$55, you pay \$50

Save \$10 off on lower level corner seats

Regularly \$110, you pay \$100

Home Game Dates

Miami 9/13/09, Carolina 9/20/09, Chicago 10/18/09*,

Washington 11/08/09*, Tampa Bay 11/29/09,

Philadelphia 12/06/09*, New Orleans 12/13/09*,

Buffalo 12/27/09

Buy Tickets NOW: www.secuga.org

SECU 10 Georgia Credit Unions
Ranked Among **TOP**

Thanks to you, we're ranked among the TOP 10 credit unions in Georgia. As of December, 2008, we ranked among the 10 largest credit union in Georgia, according to assets. In December, 2007 we were listed at number 13 – that's a 27.8% growth in just one year!

SECU Recognizes Dana Self for Her 30+ Years of Service

Tuesday, April 28th, State Employees Credit Union celebrated Dana Self's retirement and her 30 plus years of service with GDOT Credit Union. Light hors d'oeuvres and desserts were served at the GDOT branch, as friends, family and long-time members came by to congratulate Self and thank her for years of dedication. Guests offered kind words of gratitude for everything she has done and encouragement for her future. Self served as President of GDOT Credit Union before joining SECU in September, 2008.



"When I think of Dana I will always remember that she always had a smile, always said hello, was always willing to help with a question or a problem and always made you feel at home when you walked in the door or passed her in the hall for a moment. Dana, I sincerely hope you enjoy every minute of your retirement!"

*Many thanks,
Lee Peterson*

"I appreciate the time and small conversations with Dana when I visit the credit union. It is a nice, down-home kind of feeling that you generally do not find these days."

Kim Cameron

Credit Card Red Flags That Could Cost You Money

While mortgage and savings rates have decreased, many credit card rates are on the rise. In late March, Bankrate.com, which monitors the interest rates offered by the 10 biggest credit-card issuers, reported increases for four consecutive weeks. These rate hikes were made across the board, even to cardholders with excellent credit scores and spotless payment histories.

The best advice for consumers: read carefully the terms of your credit card. Even if you had a great deal when you opened the account, you could be paying too much now. At least once a year, credit card companies will send out what is called a "change of terms notice" to document any changes to your account terms.

Here are changes to watch for:

1. **Rising Annual Percentage Rates.** An increase in your rate will affect the amount of interest you pay on your existing balance as well as new purchases.
2. **Cash Advance Charges.** Credit card companies often send notice of a change in cash advance or other fees.

3. **Surprise Clauses.** Look for little changes in the "rules" of your account. For example, a new clause might say that if the customer is late making payments on two occasions over a rolling 12-month period, the company has the ability to raise the interest rate being charged on outstanding balances by a certain percentage.
4. **Changing Benefits/Rewards.** Watch for changes in rewards programs. A notification could inform you that you will receive less credit for each dollar you charge or alter the way you can access your rewards.
5. **Notification of Information Sharing.** Your credit card company could notify you that they will begin sharing your information unless you opt out.
6. **Changes in Dispute Deadlines.** You may have a shorter length of time to contact your credit card company to correct mistakes. Look for changes in this policy, but also always review your credit card account statements promptly.



STATE EMPLOYEES CREDIT UNION

Holiday Closings

Independence Day	Friday, July 3
Labor Day	Monday, September 7
Columbus Day	Monday, October 12

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

