

Have All Your Other Credit Cards Left You Heart-Broken?



February 2010

Then you'll love SELCCU's Visa® Platinum Rewards Card! Our Visa offers:

- Rates as low as 8.9% APR.*
- Same rate for both purchases and cash advances.
- NO annual fee.
- NO cash advance fee.
- NO balance transfer fee.♦
- The opportunity to earn bonus points that you can redeem for your choice of merchandise, travel or better rates on SELCCU products.
- A CashBack Bonus option.

Need Another Reason to Love Our Visa Credit Card?

When you buy gift cards, some financial institutions process the purchase as a cash advance. This means you may be charged a cash advance fee and, most likely, a higher interest rate. The SELCCU Visa has the same rate for both purchases and cash advances AND the credit union does not charge a cash advance fee. Questions? Stop in, log on to www.selccu.org or call 440-324-3400/800-451-6315.

**Annual Percentage Rate. Individual rate determined by creditworthiness criteria.*

♦ Transfer the balance from any other financial institution's credit card up to the available limit on your SELCCU Visa. Subject to approval.

Stop Searching for the Right Checking Account ...

...It's here! We offer several Share Draft Accounts, making it easier for you to find the one that's right for you. With all of our Checking Accounts, you are eligible for:

- 50 FREE checks with each new account.
- Unlimited check writing – write all the checks you want each month, with no fee.
- Visa® Check Card – use it at ATMs or at millions of locations where you see the Visa logo. You can pay for purchases with your Visa Check Card and the funds are electronically deducted from your checking account. Through the Alliance One and Credit Union 24 networks, you may use the card at more than 50,000 SURCHARGE-FREE ATMs across the United States.
- Overdraft Protection – automatically transfers funds from your Share Savings or Money Market Investment Account to your Checking Account to cover any overdraft.
- Overdraft Advancesm – provides a “cushion” up to a \$500 limit in case your account is overdrawn and there are insufficient funds available from your other accounts. (Please contact SELCCU for eligibility requirements.)

In addition, SELCCU has special programs for teens, young adults and mature adults. You can check out all the details by logging on to www.selccu.org.



SELCCU will be closed on Monday, February 15 in observance of Presidents Day.



Increase Contributions to Build a Bigger Nest Egg

Contributing to a 401(k), 403(b) or IRA is a great way to help save for retirement. The money you contribute, aided by tax advantages, most likely will increase substantially. Check with your employer about contributing a percentage of your earnings to your company-sponsored retirement plan. If they match your contributions, don't pass up this free money by neglecting to participate.

If you want to build a bigger nest egg, it's to your advantage to make regular, incremental increases to retirement savings throughout your working years. The earlier you begin the better ... and the payoff can be substantial.

With an IRA, you may be able to contribute up to \$5,000 a year. If you are age 50 or older, you may be able to contribute up to \$6,000 a year. Stop in and talk with a Financial Services Representative about our Traditional and Roth IRA options.

Member Plus CUSO, Inc. offers investment products made available through its agreement with Advantage Financial Services Group and National Planning Corporation, which is a Broker/Dealer, and member of Financial Industry Regulatory Authority (FINRA) & Securities Investor Protection Corporation (SIPC). If you would like schedule a no-obligation consultation, please call 440-324-3400 / 800-451-6315 and ask for Member Plus CUSO.*

*This particular arrangement allows credit union members access to a registered Investment Representative with Advantage Financial at SELCCU, NPC member FINRA/SIPC. Therefore, they have alternative investment options such as mutual funds and annuities. Securities are neither federally nor state insured, are not insured by the FDIC or NCUA or any other Federal Government Agency, have no financial institution guarantee, are not obligations of the Credit Union, are not guaranteed, and involve investment risks including the possible loss or principal. Advantage Financial, Member Plus CUSO, SELCCU and NPC are separate and unrelated companies.

Coverdell Education Savings Account (ESA)

If you have children and want to plan for educational expenses, open an ESA. The ESA has a variable rate and set maturity date. You may open the account with a minimum deposit of \$5 and make contributions—up to \$2,000 a year per child up to age 18.

Christmas Club Account Cures the Holiday Spending Blues

If you're still trying to catch up on your gift-giving bills, we have a better way for you to prepare for the holidays. A Christmas Club Account lets you save for holiday spending in advance rather than relying on credit cards at the last minute.



You may open a Christmas Club Account with a deposit of only \$5. Deposit as much as you like, as often as you like. You can even arrange to have Payroll Deduction or Direct Deposit from your paycheck, making saving as painless as possible.

Each October, funds will be transferred to either your Share Savings Account, Checking Account or Money Market Investment Account. Your Christmas Club Account remains open so you can continue depositing funds throughout the year. Call or stop in today to open an account.

Buying a Used Car? Ask for the CARFAX Report.

Don't run the risk of buying a used car with costly hidden problems. As a service to you, we can run a CARFAX Report for you—whether you finance it through us or another financial institution. The vehicle history report includes:

- Accident/frame damage check
- Airbag deployment
- Title problems including salvage, junk or flood
- Number of owners
- Service records
- "Lemon" vehicles



The fee for this service is \$24.99 (less than you'd pay online or at an auto dealer). For more information, please call or stop in and speak to a Financial Services Representative.