

Become a member-owner... join State Employees' Credit Union!

As a NC Public School System employee, you and your family can become member-owners of SECU!

Checking Account – Competitive interest rate, no minimum balance requirement and a \$1 monthly maintenance fee* donated to the SECU Foundation. Receive 50 BillPay transactions per month, unlimited debits, a free photo debit card and true overdraft protection!

Summer Cash Account – Designed for public school system, public university and community college employees who are paid 9, 10 or 11 months per year, the Summer Cash account allows you to save money during the school year from each paycheck while earning interest. In the month(s) you are not paid, funds from the Summer Cash account will be automatically transferred into an account of your choice.

Mortgage Loans – SECU offers several adjustable rate and fixed rate mortgage options. A 100% First Time Homebuyer mortgage is available for members who have not owned a home in the past three years and for new or relocating employees of a North Carolina state agency. This loan allows financing of an additional \$2,000 to assist with closing costs.

New & Used Vehicle Loans – Financing is available on new and used vehicles at great rates and affordable loan terms. SECU lends up to 110% of the MSRP or NADA retail value to assist with the cost of taxes, tags and warranties.

Salary Advance Loan – Need money before payday? Salary Advance loans have a maximum ceiling of \$500, a current rate of 12% APR*, and no fees! A percentage of the borrowed amount is placed in a share account to help you prepare for unexpected expenses. Available to members whose paychecks are on direct deposit with SECU. Members can also receive help with money management at no charge.

Financial Advisory Services – Tax preparation, insurance, investments, trust and estate planning and more!

Trust Services offered through MEMBERS Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency. Trust products are not credit union deposits, are not insured by the NCUA or any other federal government agency, are not obligations of or guaranteed by the credit union, MEMBERS Trust Company or any affiliated entity, and involve investment risks, including the possible loss of principal

SECU Automated Services – At www.ncsecu.org, review accounts, transfer funds, pay bills and request account and loan services. Also take advantage of services such as Direct Deposit, E-Statements, Mobile Access, Two-Way Text Messaging and Alerts.

Convenience – With over 250 branch locations, 1,100 no surcharge CashPoints® ATMs, 24/7 Contact Centers, Mobile Access, a Voice Response Service and a website, www.ncsecu.org, we've got you covered!

Visit www.ncsecu.org for a complete listing of SECU locations or call the Contact Center at 1-888-732-8562 for more information.

