57644-INSIGHTS-0917



## Holiday Closings

- Columbus Day October 9, 2017
- Veterans Day (Observed) November 10, 2017
- Veterans Day November 11, 2017
- Thanksgiving Day November 23, 2017
- Day After
  Thanksgiving
  November 24, 2017
- Christmas Day December 25, 2017
- \* New Year's Day January 1, 2018

## Upcoming Events

 Wings, Wheels, Rotors & Expo at the Joint Forces Training Base October 22, 2017



Bring out your most marvelous mask and join us for this fun-filled night full of prizes and excitement for everyone, including:

- Photo Booth
- Appetizers and Dinner
- Casino Games

Tickets' for the Annual Meeting can be purchased at your nearest branch and are available through March 3, 2018. If you are planning to attend, please visit a Sea Air FCU Branch nearest to you, or RSVP by calling 1.888.732.2471.

TICKET SPECIAL	: MEMBERS (LIMIT 2)	NON-MEMBERS (LIMIT 4)
12/15/17 - 01/16/18	\$15	\$40
01/17/18 - 02/15/18	\$20	\$45
02/16/18 - 03/03/18	\$25	\$50

#### **BOARD ELECTIONS/NOMINATIONS:**

If you are interested in running for our Board of Directors, send a resume by February 15, 2018 to: The Nominating Committee, c/o Sea Air Federal Credit Union, P.O. Box 2648, Seal Beach, CA 90740. Voting takes place at the Annual Meeting and write-ins are not accepted. Board members should be prepared to serve a minimum of 6 hours per month and will be periodically asked to serve on various committees. They will also attend educational meetings, seminars, and conferences, so they can provide direction for the credit union.

\*All ticket sales are final. Tickets will not be sold at the door. Tickets will be available 12/15/17 - 03/03/18.

## **2018 ANNUAL MEETING TICKET FORM**

Name			
	Phone		
	member dinner ticket(s) (Limit 2 tickets)		
l would like	_ non-member dinner ticket(s) (Limit 4 tickets)		
Total Amount Due: \$	Check enclosed: Yes	_ No	
Please withdraw total amount due from Share Account #:			

Please mail this form to P.O. BOX 2648, Seal Beach, CA 90740.

# CUT YOUR AUTO LOAN RATE IN HALF IN TIME FOR THE HOLIDAY SEASON

In addition to a great low rate, you can also count on these benefits:

- Rates as low as
- Terms up to 60 months
   Personal service
- Easy application process

Hurry - this offer ends 12/30/17.

For additional information or to apply, please contact us at 1.888.732.2471 ext. 701.

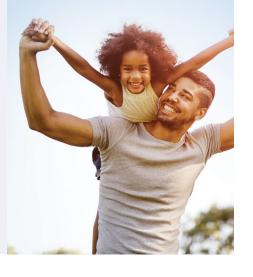
\*APR= Annual Percentage Rate. Example rate of 2.9% with 60 monthly payments - \$17.92 per \$1,000 borrowed. 0.25% will be added for every additional 12 months added to term length. Maximum term: 84 months. Rates, terms, and conditions are subject to change without notice. Offer not valid for existing Sea Air FCU loans. Offer valid from October 1, 2017 – December 30, 2017. No other rate discount will apply.

## Let us help you decide which loan is right for you!

If you're thinking of applying for any type of loan, our loan officers are available to assist you in choosing the best option.

Our expert loan officers are available for loan/ credit report assessment by appointment only, at our Los Alamitos and Seal Beach Branches.

During your appointment, we will evaluate your loan qualifications, what your minimum payment would be based on your requested loan amount, and other options you may want to consider, along with the rates. It's our goal to keep you financially fit, call us today at 1.888.732.2471 ext. 701 to schedule an appointment.



## Dormant Account Fees Correction Notice

In our 2017 Summer edition of the Insights Newsletter, we incorrectly stated that our dormant account fee is \$25.00 per year. The correct fee is \$25.00 per quarter. We apologize for the misprint.

Just as a friendly reminder, fees and potential escheatment of accounts can easily be avoided by conducting a small transaction or keeping in touch with us each year. If you have any questions or concerns regarding dormant or escheatable<sup>\*</sup> accounts, please do not hesitate to contact us.

\*An escheatable account is an account that has had no activity or contact from the member in the past 3 years. These accounts are escheated to the State Controller's Office of Unclaimed Property.

## Sea Air FCU offers Auto Equity Loans

If you have a paid auto, it could provide you with the extra cash you may need.

Our Auto Equity Loan is a quick and easy way to pay off higher rate debt or other bigger purchases that may come your way.

Avoid title loan lenders and contact one of our loan officers today at 1.888.732.2471 ext. 701 for additional information.

## **KEEP IN TOUCH!**

If you've recently moved or have a change of address, or if you are not receiving our correspondence, please contact us today. Inactivity on your account could result in dormant account fees and return mail fees.

P.O. Box 2648 Seal Beach, CA 90740

www.seaairfcu.org Phone: 1.888.732.2471 Fax: 1.562.430.3921

#### **BRANCH LOCATIONS**

Main Office, Seal Beach Naval Weapons Station 800 Seal Beach Blvd., Bldg. 12 Seal Beach, CA 90740 Hours: M.-F. 9:30 am – 4:30 pm

#### Los Alamitos

Joint Forces Training Base 11210 Lexington Dr., Bldg. 242 Los Alamitos, CA 90720 Hours: M.-F. 9:30 am - 4:30 pm; Sat. 9:00 am - 2:00 pm

#### Norco

Naval Surface Warfare Center Corona Division 1999 4th St., Bldg. 502 Norco, CA 92860 Hours: M., T., Th., F. 9:30 am – 2:00 pm

**AUDIO RESPONSE** 1.877.676.1667

**24/7 LENDING CENTER** 1.888.732.2471, ext. 731, option 5



