



INSIGHTS



PRESIDENT'S MESSAGE

"When considering a home purchase, stay within your budget, get pre-approved, and choose a realtor that meets your needs."

According to Freddie Mac, 30-year mortgage rates are 6.69% APR and 15-year mortgage rates are 5.96% APR as of December 4, 2024. The trend is slightly downward which is good news for first-time homebuyers. If you are in the market, there are several City and State agencies that offer help with down-payment assistance and low downpayment programs. Visit our website to see what is available in your area. Other things to keep in mind when considering a home purchase is to stay within your budget, get pre-approved, and choose a realtor that meets your needs. If you currently own a home and would like to use your equity for home improvement, to pay bills, etc. we have home equity loans with rates as low as 5.75% APR.

SAVE THE DATE
SEA AIR FCU'S

ANNUAL MEETING

MARCH 8, 2025

CHECK-IN
5:30 PM

NAVY GOLF COURSE
5660 ORANGEWOOD AVE
CYPRESS CA 90630

JOIN US FOR DINNER,
DANCING, & CASINO PLAY

\$35 FOR MEMBERS

\$50 FOR NON-MEMBERS

Email cwilt@seairfcu.org to reserve your tickets

INTERESTED IN JOINING THE
BOARD OF DIRECTORS?
Submit your application by
February 12, 2025 to

Nominating Committee
P.O. Box 2648
Seal Beach, CA 90740

HOME EQUITY LOANS FOR ALL YOUR NEEDS

As Low As
5.75% APR*



SCAN
and apply now

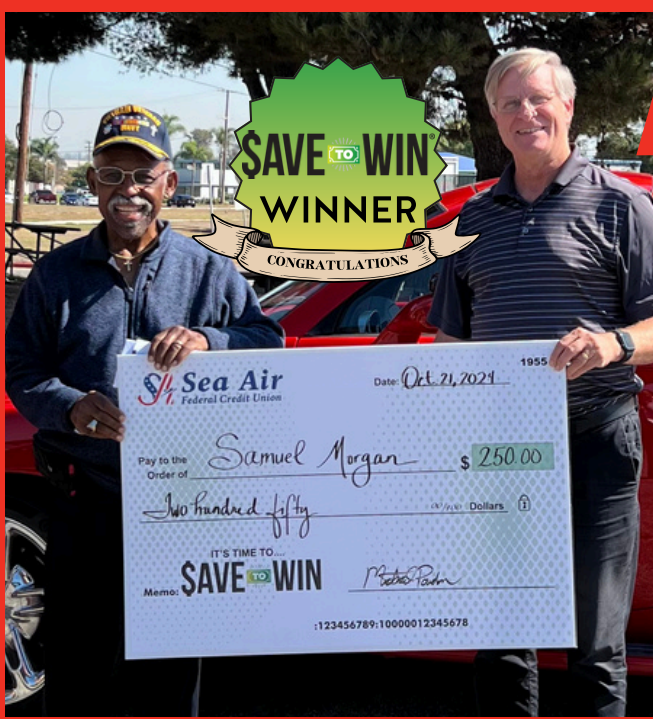
- ▶ Rates as low as 5.75% APR*
- ▶ No pre-payment penalty
- ▶ Terms up to 15 years
- ▶ Borrow up to 80% of your home's value*

*Annual Percentage Rate. Loan subject to borrower and property qualifications, not all applicants may be approved. A home equity loan is secured by your home. Fees and charges may apply. Must be owner occupied. A fixed equity loan example: A \$50,000.00 loan at 5.75% for 15 years would have an estimated monthly payment of \$416.00. Rates subject to change without notice. Maximum loan amount is \$250,000 unless approved by our board of directors. Offer valid until March 31, 2025.

UPCOMING CLOSURES

★ Martin Luther King, Jr. Day:
January 20, 2025

★ Presidents Day:
February 17, 2025



Congratulations **SAMUEL!**

Congratulations to our
first Save to Win
Quarterly Prize winner,
Samuel!

Want to be our next
lucky winner? Start
saving today with the
Save to Win Emergency
Savings Account!

CONTACT US

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 - F, 9:30 am - 4:30 pm

IMPORTANT NUMBERS

Audio Response
1.833.633.9156

Debit Card Fraud Dispute
1.833.995.2888

ATM/Debit Card Activation and
PIN Set-Up
1.855.426.5170

Visa Credit Card Customer
Service (24/7)
1.833.293.3128

Visa Fraud
1.855.961.1602

24/7 Lending Center
1.888.732.2471, ext. 731, Option 5



important reminders:

KEEP YOUR ACCOUNT ACTIVE!

If you recently moved, have a change of address, or are not receiving our correspondence, please contact us today. It's important to make at least one financial transaction per year to keep your account from going dormant. Inactivity on your account could result in **dormant account fees of \$25 per quarter** and **return mail fees of \$5 per piece**.

2024 TAX FORMS

Just a friendly reminder that our tax forms have been consolidated by the primary member's social security number. Only one tax form will be sent out.

IN YOUR WORDS: *Member Success Stories*

I have been with them since 1966. During all the years when I needed them they were there for me. Today they are the same as they have always been. Going out of their way to help me. I highly recommend them. Great service and great people working there.

-Harold L.

FOLLOW @SEAAIRFCU ON INSTAGRAM & FACEBOOK
FOR FINANCIAL TIPS AND CREDIT UNION UPDATES!



Federally insured by NCUA

Excess Savings Insurance
provided by



AMERICAN SHARE
INSURANCE

NMLS# 802376
ROUTING# 322282519



Official Credit Union of
USA Water Polo