

## INSIGHTS



\* \* \* \* \* \* \* \* \* \* \* \* \* \* \* \* \* \* seaairfcu.org ★ Spring 2025

"Have an emergency fund of three to six months of expenses."

We encourage our members to have an emergency fund of three to six months of expenses. Our new emergency fund Save to Win account gives you a safe place to build your savings while offering you a competitive rate. You can also win cash prizes the more you deposit. If you are not ready to build this fund and in the process of paying off debt, we can help you reduce your auto loan rate saving you interest and reducing your payment. This quarter we are bringing back our popular "Cut Your Rate in Half" promotion. We will also give you sixty days to make your next payment and provide you with the Way+ Essential package which includes discounts on car washes, gas, parking, roadside assistance and more.

## **CONGRATULATIONS TO THE 2025 BOARD OF DIRECTORS**

Lawrence G. Jorgenson Diane Newman

Sandy DeWert **David Jenkins** 

**Debbie Lancaster Gregory Ross** 

Anthony Santaña

# Cut your auto loan rate in half? That's a home run.



Includes a 6-Month Subscription to

\* APR = Annual Percentage Rate. Direct loan rates as low as 4.75% APR. Indirect loan rates as low as 5.75% APR. Example rate of 4.75% with 60-monthly payments - \$18.76 per \$1,000 borrowed. 0.25% will be added for every additional 12-months added to term length. Maximum term: 96 months. 1.00% premium added for 96-month term. Delaying your first payment will result in several months without a reduction in your principal balance. Rates, terms, and conditions are subject to change without notice. Offer not valid for existing Sea Air FCU loans. No other rate discount will apply. Offer valid from April 1, 2025 – June 30, 2025. Way+ is a membership product from Way.com. Benefits are available through the Way.com app. A Welcome Kit for your 6-month complimentary membership will be emailed to you upon completion of your funded auto loan.

## UPCOMING CLOSURES

- Memorial Day: May 26, 2025
- Juneteenth: June 19, 2025
- Independence Day: July 4, 2025



Easy. Affordable. Secure.

## **Members Save 20%**

on any online estate plan

**KEEP YOUR** 

**ACCOUNT ACTIVE!** 

If you recently moved, have a change of

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

address, or are not receiving our



**SCAN THE QR CODE TO LEARN MORE OR VISIT** 

www.trustandwill.com



Congratulations to our Monthly Winners: January: Christopher R \$25 February: Neil Raquipiso \$25

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

- Dividend rate 3.5 % / APY 3.56%\*
- 2 withdrawals allowed per month
- Minimum balance to earn is \$400

\*Rates subject to change without notice



## April 2025 is Youth Month

Scan the QR Code to download the coloring page and enter the drawing! Scan the code for details.



## IN YOUR WORDS: Member Success Stories

I have worked with Christy on numerous occasions for loans. She recently helped us get a car loan and made the process that would otherwise be stressful easy. She's knowledgeable and goes above and beyond to help you. I will continue doing all banking and loans through sea air. -Tabi J.

FOLLOW @SEAAIRFCU ON INSTAGRAM & FACEBOOK





#### **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

FOR FINANCIAL TIPS AND CREDIT UNION UPDATES!









of \$5 per piece.











