



# INSIGHTS

\*\*\*\*\* www.seaairfcu.org • Summer 2019

## Holiday Closings

- ★ Independence Day  
July 4, 2019
- ★ Labor Day  
September 2, 2019
- ★ Columbus Day  
October 14, 2019

## Upcoming Events

- ★ 4<sup>th</sup> of July Spectacular  
at the Joint Forces Training Base
- ★ USA Water Polo  
Boys Expo  
July 19, 2019  
Girls Expo  
July 24, 2019

## COMING SOON!

We are proud to announce our new core system upgrade is coming in November 2019. The core processing system is the computer system that Sea Air FCU uses to maintain Members' accounts and loans, and to process transactions. Upgrading our core processing system will allow us to offer great new products and services.

Our core conversion will begin on Friday, November 1, 2019. At that time we will be disabling access to all online banking accounts. Our online banking conversion will take place over the weekend and some services will be unavailable. We will resume normal operations on Tuesday, November 5, 2019. We are excited for this new conversion and will work diligently to make the conversion as seamless as possible.

### Service Availability Schedule

Delivery Channel	Friday, 11/1	Saturday, 11/2	Sunday, 11/3	Monday, 11/4	Tuesday, 11/5
Branch Office	Closed	Closed	Closed	Closed	Open
Online Banking	Unavailable	Unavailable	Unavailable	Unavailable	Available
ATM Networks	Available	Available	Available	Available	Available
Credit Card	Available	Available	Available	Available	Available

## REWARD YOURSELF WITH \$25 WHEN YOU REFER YOUR FRIENDS AND FAMILY



### Here's how it works:

- ★ You refer your friends and family
- ★ They join and we waive their membership fee
- ★ You'll get \$25 for each eligible referral

To get started, speak to a representative today or call us at 1.888.732.2471! Offer ends 12/31/19.

### MEMBERSHIP REFERRAL CARD

Complete this form and return it to your local Sea Air FCU branch or mail to: **Sea Air FCU, PO Box 2648, Seal Beach, CA 90740.**

#### Person I Am Referring

NAME \_\_\_\_\_ CONTACT # \_\_\_\_\_  
 ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
 STATE \_\_\_\_\_ ZIP \_\_\_\_\_ EMAIL \_\_\_\_\_

#### Referred by

NAME \_\_\_\_\_ ACCOUNT # \_\_\_\_\_

Offer valid until 12/31/19. Referral bonus: Maximum bonus is \$25 for each referral. \$25 will be credited into referring member's Sea Air FCU Savings Account within 60 days of referral establishing membership. Referring party must be an existing member of Sea Air FCU with an account in good standing. Referral must be eligible for credit union membership. Referral membership fee (\$25) will be waived during the time of opening a Savings Account. All participants must be 18 years or older to be eligible for this offer. For additional details on this offer, contact the credit union.

## Get Out of Debt With Our Four to Freedom Loan



**CONSOLIDATE UP TO \$40,000.  
CHOOSE THE OPTION THAT  
BEST SUITS YOUR NEEDS:**

**RATES AS LOW AS 8.4% APR\***  
Terms up to 48 months

**RATES AS LOW AS 7.4% APR\***  
Terms up to 24 months

Consolidate your debts at Sea Air Federal Credit Union by combining multiple loan payments into one simple loan to reduce debt and save money.

Hurry, this offer will end 09/30/19.

To apply, stop by your local branch or call 1.888.732.2471, ext. 731, option 5 today.

\*APR = Annual Percentage Rate, effective as of July 4, 2019 to September 30, 2019. Minimum FICO score: 660. Must have direct deposit, sign a debt consolidation agreement, and make checks payable directly to each creditor. Must be pre-approved and enroll in Dave Ramsey's Financial Peace University (FPU) by September 30, 2019. No other rate discounts apply. No payment extensions allowed. No bankruptcies or derogatory credit allowed.

## Prevent Dormant Account Fees & Escheatment

Inactivity or failure to update your account information could result in any of the following fees:

- ★ Dormant account fee of \$25 per quarter if the account has been inactive over the past 2 1/2 years.
- ★ Escheat notice mailing fee of \$2 to notify you at least 6 months prior to the potential escheatment.\*
- ★ Returned mail fee of \$5 per piece if any Sea Air FCU mail correspondence is returned as undeliverable.

The following actions can help you avoid these fees:

- ★ Download and mail in a completed "Change of Address" form from our website
- ★ Send a secure message using online banking

Intent to keep the account:

- ★ Mail in a signed hand-written letter
- ★ Send a secure message using online banking
- ★ Conduct a financial transaction
- ★ Call to let us know you are aware of the account

\*Escheatable accounts are accounts that have 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.

## CONTACT US:

P.O. Box 2648  
Seal Beach, CA 90740

www.seaairfcu.org  
Phone: 888.732.2471  
Fax: 562.430.3921

### BRANCH LOCATIONS

#### Main Office, Seal Beach

Naval Weapons Station

1.562.431.1341

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

1.562.719.0280

11210 Lexington Dr, Bldg 242

Los Alamitos, CA 90720

Hours: M-F 9:30 am – 4:30 pm;

SAT 9 am – 2 pm

#### Norco

Naval Surface Warfare Center

Corona Division

1.951.393.4223

1999 4th St, Bldg 502

Norco, CA 92860

Hours: M, T, Th, F 9:30 am – 2 pm

### AUDIO RESPONSE

877.676.1667

### 24/7 LENDING CENTER

888.732.2471, Ext 731, Option 5

NMLS# 802376



Federally insured by NCUA