



# INSIGHTS

★ www.seaairfcu.org • Summer 2020

## Holiday Closings

- ★ **Independence Day (observed)**  
July 3, 2020
- ★ **Independence Day**  
July 4, 2020
- ★ **Labor Day**  
September 7, 2020
- ★ **Columbus Day**  
October 12, 2020

## Upcoming Events

- ★ **Due to the Covid-19 pandemic, please check our website for current event information and rescheduled dates.**

## Refinance. Rebate. Reduce

with a Sea Air FCU Auto Loan.

Featuring rates as low as  
**2.50%** APR\*

for 72 months when you refinance from another lender!

Plus, receive a **\$100** refinance rebate\*\*

Apply today by calling **1.888.732.2471** ext. 731, option 5 or stop by and see us!



\*APR = Annual Percentage Rate. Example rate of 2.50% with 72-monthly payments - \$14.98 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. No other rate discount will apply. Offer valid July 1, 2020 – September 30, 2020

\*\*\$100 refinance rebate after closing. Loan must be for vehicle balances \$10,000 or more.

## Debit Card Processing System Conversion has been Completed!

**We're excited to announce that we have successfully converted our debit card processing system, which allows us to replace current debit cards with EMV chip-enabled debit cards!**

### JUST A REMINDER:

- ★ You'll receive your new chip-enabled debit card when your current card expires.
- ★ Staying in touch is important! Please make sure we have your current address, email, primary phone number and/or mobile number so you'll receive timely communications and notices from us.
- ★ If you're planning to travel out of state or internationally, always be sure to let us know to ensure you can use your Sea Air FCU cards while on your trip.

**Please give us a call with any questions or concerns. Thank you again for your patience while we continue to make enhancements to products and services throughout the year!**

## KEEP IN TOUCH!

If you recently moved, have a change of address, or are not receiving our correspondence, please contact us today. Inactivity on your account could result in dormant account fees of **\$25 per quarter** and return mail fees of **\$5 per piece.**

# Prevent Fraud, Control Spending, and Review Transactions

directly from your phone with the SecurLOCK Equip App for Sea Air FCU Credit Cards!

**SecurLOCK™ Equip\* is a free mobile application that allows you to control how, when and where your Sea Air FCU credit card is used, while providing alerts to protect you from fraudulent transactions. With SecurLOCK Equip, you're able to:**

- ★ Turn your credit card on and off
- ★ Set transaction spend limits
- ★ Select geographic locations where the card can be used
- ★ Set merchant locations
- ★ View recent transactions
- ★ Receive instant transaction alerts

Later this year, Sea Air FCU Debit Cards will also be available on the SecurLOCK Equip App!

**To start protecting your Sea Air FCU Credit Card today, download the SecurLOCK Equip App on the App Store or Google Play!**

\*SecurLOCK™ Equip is a product of FIS Global. Message and data rates apply from your wireless carrier. Customer restrictions apply. SecurLOCK is a registered trademark of FIS Global. App Store is a registered service mark of Apple Inc. Google Play is a registered trademark of Google Inc.

WE'RE

## HERE TO HELP

A PRIVATE STUDENT LOAN SOLUTION WITH YOUR BEST INTEREST IN MIND.

**Given the uncertainty of whether colleges will re-open this fall for in-person classes, many families are facing difficult decisions in the coming days and weeks.**

### Our team is here for you:

- ★ Helpful online resource hub with relevant content
- ★ Flexible funding - apply now borrow later
- ★ Personalized, one-on-one support
- ★ Borrow from a trusted, not-for-profit credit union
- ★ Multiple repayment and deferment options

To learn more visit, [seairfcu.studentchoice.org](http://seairfcu.studentchoice.org)

## Prevent Dormant Account Fees & Escheatment

### Inactivity or failure to update your account information may result in the following fees:

- ★ Dormant account fee of \$25 per quarter for accounts inactive for over 2.5 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 for any Sea Air FCU mail correspondence returned as undeliverable

### The following actions can help you avoid these fees:

- ★ Notify us if there has been a change of address by downloading and mailing in a completed "Change of Address" form from our website
- ★ Send a secure message using online banking or contact us every 12 months
- ★ Keep your account active by making a financial transaction every year

### Intent to keep the account:

- ★ Mail in a signed hand-written letter
- ★ Send a secure message using online banking
- ★ Conduct a financial transaction
- ★ Give us a call

\*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.seairfcu.org](http://www.seairfcu.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

1.833.633.9156

### 24/7 LENDING CENTER

1.888.732.2471, ext. 731, option 5

NMLS# 802376



Federally insured by NCUA