

★★★★★★ www.seaairfcu.org • Summer 2021

Holiday Closings

- ★ Independence Day (observed) July 5, 2021
- **★** Labor Day (observed) September 6, 2021

Upcoming Events

- ★ 69th Annual Meeting August 14, 2021
- for Financial Peace **University (FPU)** October 7, 2021

Message From Our CEO

We are helping our members with college-aged children make sound financial decisions.



Whether it's a junior college, four-year university, or trade school, there will be several big decisions to make when you have college-aged children. I have been through this process several times and it doesn't get any easier. However, one tool that has helped our family obtain the information and pricing needed to make a sound decision is a site called Edmit (www.edmit.me). Edmit helps compare schools, evaluate potential earnings based on selected majors, and determine types of financial aid available. The best part, this online tool is free for our members thanks to our partnership with Student Choice. This will be one of the largest financial decisions your student (and you) will make, so let's make it an educated one. Visit edmit.me today and make sure to use code 'SAFCU' to get started for free. We are also offering free financial education for all ages with our online and mobile Zogo app which is available for Apple or Android devices. This program has grown to over 2,000 users in a few months and is getting great reviews. We hope that you will take advantage of these tools to help stay on the path of financial wellness. Thank you for being our member.

Michael Pardon / Chief Executive Officer and President

Calling All Cars! **Cut Your Rate In Half** At Sea Air FCU!

Rates as low as



Apply today! This special offer ends September 30, 2021.

*APR = Annual Percentage Rate. Example rate of 1.75% with 60-monthly payments - \$17.42 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 from July 1, 2021 - September 30, 2021.



DATE:

August 14, 2021

TIME:

12:00 pm - 4:00 pm

LOCATION:

Joint Forces Training Base (Banquet Room) 4745 Yorktown Ave. Los Alamitos, CA 90720

Join us for a free, fun-filled afternoon of music, food, giveaways and more!

Please RSVP byJuly 31, 2021 to cwilt@seaairfcu.org. Limit one guest per member.

BOARD ELECTIONS NOMINATIONS:

If you are interested in running for our Board of Directors, send a resume by July 14, 2021 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 will not be accepted. Board Members should be prepared to serve a minimum of 6 hours per month. They will also be asked to attend educational meetings, seminars, and conferences to provide direction for the credit union.

★ Last day to sign up

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.

Three Fees To Be **Aware Of For Inactive Accounts And How** You Can Avoid Them!

Not updating your account each year can rack up the following unnecessary fees over time if you're not careful:

Inactive Account Fee	For accounts showing as inactive for at least 2 years	\$25 per quarter
Escheat Notice Fee	Mailed notice arriving 6 months prior to account owners of potentially escheated account	\$2 mailing fee
Return Mail Fee	Account owners are charged for any undeliverable Sea Air FCU mail correspondence that is returned to the credit union	\$5 per returned mail piece

Actions to avoid theses 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

Received an Escheatment Notice? Here's what you can do to keep your account:

- ★ Give us a call or mail in a signed handwritten letter
- **★** Send a secure message using online banking
- **★** Conduct a financial transaction

*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

The More You Refer, The More You Earn!

EARN \$25¹

For each of your first five referrals that join Sea Air FCU!

Refer six or more new members this year and

For each referral that joins!

Plus, get entered into our quarterly drawing with each new membership you referred for a chance to

WIN \$100°

To learn more, visit our website or give us a call today!

Offer valid until 12/31/2021. Referral bonus: Maximum bonus is \$25 for each referral when the first five join Sea Air FCU. \$25 will be credited into referring member's Sea Air FCU Saving 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. Offer valid until 12/31/2021. Referral bonus: Maximum bonus is \$50 for each referral when six or more join Sea Air FCU. \$50 will be credited into referring member's Sea Air FCU Saving 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. 3Visit our website for full sweepstakes rules.

Stay "Financially Fit" With Some Help From Our Partners

ZOGO MOBILE APP

- ★ 2,000 fellow members have already signed up with Zogo to learn about financial wellness while earning rewards to redeem popular gift cards!
- ★ To get started, download the free Zogo App on your device and use code, "SAFCU" during the sign-up process.

FINANCIAL PEACE UNIVERSITY

- ★ Join CEO, Michael Pardon, for virtual Financial Peace University classes, and learn to make a budget you'll actually stick to.
- * Tuition fees (50% for members and 100% for Military) will be reimbursed at the conclusion of
- ★ Sign-ups are requested by October 7th! Visit our website for full details!

SCORECARD REWARDS

- ★ With ScoreCard Rewards you can earn Bonus Points or cash back for qualifying purchases using your credit or debit card!
- * To sign up, visit scorecardrewards.com and click on "CREATE AN ACCOUNT."
- ★ Fill out the form and make sure to have:
 - Your 16-digit Sea Air FCU Mastercard or Visa Card number
 - · Your email address on file with us

*Available for Sea Air FCU Mastercard Debit Cards, Visa Platinum, and Visa Affinity Cards.

Take Control of Your College Finances

We're here to help you navigate paying for college, so you can focus on your priorities. Whether you're planning for college, currently an undergraduate, or looking to refinance your student loan, we have tools and resources that can help make college funding more manageable:

- **★ Edmit College Planning Tools**
- **★ Undergraduate Student Loan**
- * Student Loan Refinance



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 - 12:00 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

To learn more or to apply today, visit our website or give us a call at 1.888.732.2471!