



INSIGHTS

www.seairfcu.org • Fall 2021

Holiday Closings

- ★ **Columbus Day**
October 11, 2021
- ★ **Veterans Day**
November 11, 2021
- ★ **Thanksgiving Day**
November 25, 2021
- ★ **Day after Thanksgiving**
November 26, 2021
- ★ **Christmas Eve**
December 24, 2021
- ★ **Christmas Day**
December 25, 2021
- ★ **New Year's Eve**
December 31, 2021
- ★ **New Year's Day**
January 1, 2022

Upcoming Events

- ★ **Last day to sign up for Financial Peace University (FPU)**
October 5, 2021

Message From Our CEO / Annual Meeting Recap

It was wonderful to welcome back our members to our 69th Annual Meeting at the Joint Forces Training Base in Los Alamitos.



Due to the current COVID-19 variants, we limited attendance to make sure guests and members felt comfortable and safe attending this year's meeting in person. We have included some pictures of the day's festivities full of food, games, and prizes. We hope next year can take place with fewer restrictions and even more familiar faces. Congratulations to our board members, James Saldana and Larry Jorgenson, for another three-year term. Thank you to our entire staff and especially Christine Wilt and Marissa Rabaja for coordinating this event.

This quarter we will feature refinancing and real estate purchases. Rates are still at an all-time low and are offering a discount on loan fees. We will also be extending our auto loan refinance promotion through the end of the year. Your rate can be reduced by half to as low as 1.75% APR. We really would like to help lower your mortgage or auto rate before rates start moving up. If you're looking to give yourself some breathing room for the holidays, we are also offering an unsecured loan up to \$1,000 for a 12-month term. We wish you all the best as we start the holiday season.

Michael Pardon / Chief Executive Officer and President

SEA AIR FCU'S 2021 BOARD OF DIRECTORS:

Paul D. Pudenz
CHAIRMAN

Sandy DeWert
SECRETARY

Larry Jorgenson
MEMBER

Debbie Lancaster
VICE CHAIR

James Saldaña
TREASURER

Diane Newman
MEMBER

David Jenkins
MEMBER

FINANCIAL HIGHLIGHTS:

ASSETS: \$138,536,452 **SHARES:** \$105,214,994 **LOANS:** \$20,173,522 **MEMBERS:** 6,627

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**.

Fall into extra savings with a Mortgage or Refinance Loan

Rates have stayed near historic lows, which means you still have a chance to save money.

Plus, receive a **\$500 DISCOUNT***

Available for 15 and 30-year mortgages.

Contact us today for daily mortgage rates or to learn more!



*\$500 discount applies to the administrative fee of \$999. Rates and terms vary depending on creditworthiness and amount financed. Rates and terms subject to change without notice. Cannot be combined with any other promotion. Offer valid October 1 through December 31, 2021.

EXTENDED OFFER!

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

Rates as low as
1.75% APR*
FOR REFINANCE!



Apply today! This offer ends December 31, 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 - December 31, 2021.

Last Chance To Earn More When You Refer More New Members!

EARN \$25¹

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

Refer six or more new members this year and
EARN \$50²
For each referral that joins!

Plus, get entered into our quarterly drawing with each new membership you referred for a chance to
WIN \$100³

Hurry - this offer ends December 31, 2021! Visit our website or call us to learn more!

¹Offer 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. ²Offer 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.

CONTACT US:

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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



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