



A monthly publication for members.

August 2009

Member News



Smart Ideas For Back-To-School

You Might Win A Backpack Full Of School Supplies

SEMC FCU member service representatives have put together a great selection of fun back-to-school backpacks loaded with some awesome school supplies.

Get in on the fun and stop by our main office to vote for "the best backpack" today. By voting you will be entered in a drawing and might be the lucky winner of the backpack you voted the best.

Each backpack is valued at least \$75.

*Drawing to be held August 21, 2009.

With school starting this month, you may find some extra excitement and maybe even a little anxiety and tension in your family. Whether you're preparing to send your child to kindergarten or high school this fall, we know going back-to-school isn't always easy. For starters, it's not cheap. But SEMC FCU is here to help - be sure to take advantage of our low rate Signature Loan and VISA Credit Card (see back page).

Last, but not least, take a deep breath and consider these helpful tips for preparing your kids for their new back-to-school routine.

- 1. Shop Early** - Get the school supply list for your child as early as possible. Don't wait till the last minute to buy supplies and take advantage of sales.
- 2. Get & Stay Healthy** - Make sure your child's immunizations are up-to-date. Plus, be sure to schedule any physicals your child may need for sports activities.
- 3. Learning Area** - Set aside a special area for study. Make sure it's quiet and has all the supplies your child needs.
- 4. School Bus Run** - If your child has never ridden a bus, go over the bus route with them and discuss what the bus ride will be like.
- 5. Get Up Early** - Set your alarm clock early to bed, early to rise. Begin to get your family in the routine for their new sleep schedule.
- 6. Take A School Tour** - If your child is worried about getting lost, arrange a tour before school starts and help them find their classrooms, cafeteria, etc.



Finance any loan for \$10,000 or more and we'll give you a FREE 3 day/2 night vacation package and a \$100 gas card.*



*Some restrictions apply. Available while supplies last. To be eligible you must finance a new loan of \$20,000 or more.

Save When You Refinance Your Auto Loan At SEMC FCU



- payroll deduction
- payments to fit your budget
- quick, easy applications
- terms up to 72 months

Tired of paying a high monthly payment for your auto loan? Refinancing your auto loan from another financial institution to SEMC FCU might save you money by lowering your monthly payment and the total interest you pay on the loan. We make saving big easy with our low rates and payroll deduction for making payments.

Share SEMC FCU Membership

Whether you are sending your child off to college this fall, or your brother is looking for a great place to get an auto loan, be sure to share SEMC FCU membership with your family and friends. They will love our convenient services and low-rate loans.

Holiday Closing

Labor Day
Monday, September 7

We've Got The Money You Need For Back-To-School

• Back-To-School Loans

Payments as low as **\$200.17** 13 month term on a \$2,500 loan

Get 1% off your rate when you sign up for the following:
Checking account with direct deposit of entire paycheck,
E-Statements and Online Banking**.

*Based on rates as low as 5.90% Annual Percentage Rate. Effective August 1, 2009 and subject to change. Must meet credit requirements. **Some restrictions may apply.

• Student Loans

If you have a Student Loan with another financial institution, you might save money by refinancing it at SEMC FCU. Please call Betty, our Student Loan Specialist, at (859) 578-5612 for more details about our Student Loan Program.

• VISA Credit Card *No Gimmicks! No Tricks!*

- No Annual Fee
- 35-day grace period on purchases and cash advances

rates as low as
6.9% APR*

*Annual Percentage Rate. Must meet credit requirements.



You belong here!

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9am - Noon (drive-thru only)

Audio Teller
(859) 578-5640

Please visit us online
at www.semc-fcu.org
for our branch
locations and hours.

