



Betty Retires After 33 Years of Service

It is with both sadness and happiness that we say good-bye and congratulations to long-time employee Betty Thiel. Betty who retired in August, has given 33 years of her life to helping the members of SEMC FCU. Over the years she has played an important role in your Credit Union's success as we have grown and added services to benefit members. With only shares and loans when Betty started working at SEMC FCU, she assisted and helped guide us through, the good days and the bad days, to be the full-service Credit Union we are today.

"We all will greatly miss Betty's smiling face and it won't be the same here without her. So many members know and love her for all she has done for them and their families. She really cares about members and wants to help make their lives better," said Bennie Hoppius, CEO. "Betty has such a big heart and is a joy to be around."



Betty truly believes in the credit union philosophy of "people helping people" and we wish her much fun and happiness in her retirement.

Thanks to everyone for the good wishes about my retirement on August 27th. I loved all of the 33 years that I worked at our credit union serving the financial needs of our members. Many of our members have become very good friends. I have rejoiced with you and cried with you over the years. You are all a very special part of my life.

When I started my employment at the credit union it was supposed to be a temporary two week job. But I fell in love with the mission

of credit unions and all the good that we did. At that time we were working out of a walk-in closet within the Human Resources Department in Covington. I was one of two employees. It has been such a joy to watch our credit union grow and prosper over the years. This has been achieved through a very dedicated staff and the loyalty of our members.

I will miss the work I did at the credit union, but most of all I will miss seeing the members every day. I wish you all much success and good health.

Betty



Back By
Popular
Demand...

Special Christmas Helping Hand Loan

**Friday
December 10**

**Limited Number Of
Christmas Helping Hand Loans*
Borrow up to \$1,000 for 2 months**

There are a limited number of "Christmas Helping Hand Loans" available and they will go fast. So make sure you get up early and come to the Credit Union to apply. The loans will be available on Friday, December 10, beginning at 7am.

Last year we had a great response to this loan so we are making it available again. At SEMC FCU we realize that sometimes, especially during the holidays, you need money before payday arrives. Our Helping Hand Loan is designed to get you the money you need and not cost you an arm and a leg. Plus, it's fast and easy.

There are no credit checks performed, but you must have your entire paycheck directly deposited in your account here at the Credit Union, and be a member in good standing to qualify for this "Christmas Helping Hand Loan*." Plus, repayment is simple with payroll deduction.

Your Credit Union wants to help with all your financial needs, large and small. We are here to serve you - after all, *"You belong Here!"*

*You must be a current member in good standing, not be delinquent on any loan or have an account in the negative with the Credit Union nor have caused the Credit Union a loss. Your entire paycheck must be direct deposited into the Credit Union and you must make payments via Payroll Deduction. There is a \$25 application fee.

Christmas Club Account

Start Saving Now For Next Year

One of the best ways to ensure you will have the money you need for the holiday season is to save throughout the year in a SEMC FCU Christmas Club Account. Saving is easy and really adds up when you take advantage of payroll deduction.

***Call us, or stop by today to
open a new account or to
increase the deduction on
your existing account. Do
it now so you will have the
money you need next year!***



**Funds from your Christmas
Club Account were transferred
to your Savings Account on
October 1.**



Having trouble making ends meet?

Find out how SEMC FCU might be able to lower your monthly loan payments and save you money. Call us today for more details. **859-578-LOAN (5626)**

Free Personal Counseling Services

SEMC FCU members and their families are taking advantage of the counseling services available at their Credit Union. Realities of the current financial stresses Americans face today cause many to wonder where to turn when obligations become overwhelming. Being bombarded by countless commercials with promises of fast and easy debt relief, many vulnerable and trusting people are conned into situations that are worse than when they started. That is why SEMC FCU takes pride in providing you with the financial counseling services you need.

If you are experiencing a difficult financial situation, stop by our office to learn how we can help. We recently partnered with Trinity Debt Management, a non-profit organization that offers confidential advice from certified counselors. For more information, visit our website and click on the MoneyEd link.



VISA Gift Cards Make Great Gifts

Did you know that you can go shopping at SEMC FCU? That's right...no trips to the mall...no trying to find a parking spot. The perfect gift for every-

one on your list is a VISA Gift Card. The gift cards work like cash and can be used anywhere VISA Credit Cards are accepted.

Purchase them in amounts from \$25 - \$500.

SEMC Is Adding 18,000 New ATMs Surcharge Free

SEMC FCU is changing our ATM/Debit Card processor on November 3, 2010. Because of this change we are reissuing new Personal Identification Numbers (PIN) to all our card holders. Your new PIN will be mailed to you in the middle of October to be used starting the morning of Wednesday, November 3. With this change, members of SEMC FCU will now have access to over 18,000 surcharge free Money Pass ATM's in addition to the 5/3rd bank* and Alliance One ATMs.

For more information, please visit us online at www.semc-fcu.org or give us a call!

*Due to an agreement where we subsidize surcharges

\$250,000 NCUA Share Insurance Protection Now Permanent

This past summer, the Dodd-Frank Wall Street Reform and Consumer Protection Act was enacted. This means your federally insured credit union member accounts at SEMC FCU are insured to at least \$250,000 by the National Credit Union Share Insurance Fund, a federal insurance fund backed by the full faith and credit of the U.S. Government. The insurance protection is now permanent.

Help Those In Need Winter Clothing Drive

Please join as we partner with St. E. Medical Center to help the needy in our community this holiday season. We will be accepting new hats, gloves and scarves for men, women and children. There is a collection box at each Credit Union office so be sure to bring in your items the next time you visit us. We will be accepting donations through December 17. Let's put our "people helping people" philosophy to work and together we can make a difference in the lives of many people this holiday season.

Refinance And Save...



Rates as low as

Other rates and terms available.

4.25% APR*

Terms up to 60 months

Have a loan financed someplace else? Refinancing might lower your monthly payment and reduce the total interest on your loan.

Applying is simple, call us at (859) 578-LOAN (5626)

*Annual Percentage Rate. Effective October 1, 2010 and subject to change. Available on new never titled vehicles only. Special rate available to members who meet credit requirements. Your actual rate is determined by your credit score.



Online Access

www.semc-fcu.org

Audio Teller

(859) 578-5640

Main Office

577 Dudley Road

Edgewood, Kentucky 41017

(859) 578-5600

Fax (859) 578-5610

Monday - Thursday

9am - 5pm

Friday

7am - 6pm

Saturday

9am - Noon (drive-thru only)

Ft. Thomas Office

85 North Grand Avenue

Ft. Thomas, Kentucky 41075

Monday 7am - 3pm*

Thursday 7am - 5pm*

Tues., Wed., Fri.

11:00am - 3:30pm

*closed between 12:00 and 1:00 for lunch.

Florence Office

4900 Houston Road

Florence, Kentucky 41042

Monday 7am - 3pm*

Thursday 7am - 5pm*

Tues., Wed., Fri.

11:00am - 3:30pm

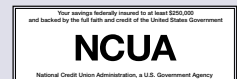
*closed between 12:00 and 1:00 for lunch.

South Unit, Edgewood

One Medical Village Drive

Monday - Friday

11am - 4pm



VISA Credit Card...

Just In Time For Holiday Shopping

RATES AS LOW AS

6.9% APR*

If you've been using other cards with higher rates and fees, transfer the balances and save money!

• No Annual Fee • 35-day grace period on purchases

*Annual Percentage Rate. Must meet credit requirements.



Christmas Loan Special

Borrow up to \$1,300 for 13 months up to 1% Off Signature Loan rate*

Whether you do your holiday shopping at the mall or online, SEMC FCU is the perfect place to get the money you need. Take advantage of our low rate and easy applications. Plus, you can take advantage of Payroll Deduction for payments.

Call us, or stop by today. Let us help make the holidays merry and bright.

*Available to qualified members who meet credit requirements. Certain restrictions apply. Effective October 1, 2010 through December 31, 2010 and subject to change.



Member Appreciation Day

Monday, October 18

Food • Fun • FREE Gift

Holiday Closings

Columbus Day – October 11

Veterans Day – November 11

Thanksgiving – November 25 and 26

Christmas Eve – December 24

South, Florence and Ft. Thomas Offices Closed. Main Office open 9:00 – Noon

Christmas Day - December 25

New Year's Day - January 1, 2010

Happy Thanksgiving and Merry Christmas to you and your family!