

CERTIFICATES

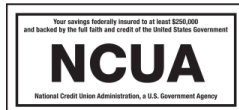
Effective Jan. 01,2012	Rate	APY*
6 Month Certificate** IRA Options - Traditional / Roth / Coverdell ESA	0.549 %	0.55%
12 Month Certificate** IRA Options - Traditional / Roth / Coverdell ESA	0.698 %	0.70%
18 Month Certificate** IRA Options - Traditional / Roth / Coverdell ESA	0.797%	0.80%
24 Month Certificate** IRA Options - Traditional / Roth / Coverdell ESA	0.995%	1.00%
36 Month Certificate** IRA Options - Traditional / Roth / Coverdell ESA	1.489%	1.50%
48 Month Certificate** IRA Options - Traditional / Roth / Coverdell ESA	1.982%	2.00%
60 Month Certificate** IRA Options - Traditional / Roth / Coverdell ESA	2.472%	2.50%

*Annual Percentage Yield
**Penalty for Early Withdrawal ✕ Minimum Deposit - \$1,000.00

Shares

Effective Jan. 01,2012	Rate	APY*
Share & Special Savings	0.150%	0.15%
Jungle Savers-Super Teen	0.200%	0.20%
Christmas/Vacation Club	0.150%	0.15%
IRA Savings Accounts	0.150%	0.15%
Savings Plus -or- IRA Savings Plus	\$2K - \$20K ₁ 0.250% \$20K - \$75K ₁ 0.300% \$75K ₊₁ 0.350%	0.25% 0.30% 0.35%
Escrow Accounts	0.000%	0.00%
Interest Plus Checking	0.100%	0.10%

1. Minimum balance required to earn dividends \$2000.
2. Minimum balance required to earn dividends \$1000.
3. Minimum balance required to earn dividends \$100.
4. Minimum balance required to earn dividends \$25.



Visit Us Online at
www.semc-fcu.org

Loans

Apply Online!
www.semc-fcu.org

Effective Jan. 01,2012	APR*
2012 – 2006 Vehicles Boat/Motorcycle/RV	as low as* 2.99%
2005 & older Vehicles Boat/Motorcycle/RV	as low as* 6.90%
Auto Values Online www.nadaguides.com	
Signature / Line of Credit	as low as* 6.90%
<i>"Hey! Ask us how to make \$25 or more when you refinance your vehicle loan with SEMC!"</i>	
Educaid (tuition reimbursement) Loans	as low as* 9.00%
<small>*Stated rate is the lowest available. Actual rate based on credit score. Go to www.semc-fcu.org or contact the credit union loan department for full ranges and details. *Annual Percentage Rate.</small>	
Platinum VISA	as low as* 6.90%
<small>No Frills - No Annual Fee – Online access – No Balance Transfer Fees</small>	
Share Secured & Certificate Pledged Loans	3.00% above stated share or certificate rate. 4.00% APR* minimum

Mortgages



Home Equity Loans (Eff. Jan. 01,2012)
HELOC ~ Up to 80% LTV* up to 120mths as low as* 4.99%
HELOC ~ Up to 90% LTV up to 120mths as low as* 5.49%
2nd Mortgage Loans
fixed rate up to 90% Loan To Value as low as* 5.99%
Other terms and rates available NO CLOSING COSTS! ~ NO ANNUAL FEE!
<small>\$349 application fee* for 2nd mortgages ✕ HELOC's are variable rate loans ✕ Members must meet credit requirements ✕ Other terms and conditions available. Please contact the Mortgage Department at 859-578-LOAN (5626.)</small>
1st Mortgage * Home Purchase * Refi 1st time homeowner * \$0 money down 15-30 yr fixed * FHA * VA * ARM's Call the loan department for details!
NMLS # 8147122

Get preapproved with SEMC before you go to the dealer and SEMC FCU will pay you \$100 when your loan closes with us! Also refer someone to finance or refinance their auto loan with us of \$10,000 or more and we will pay you \$25.00 for each closed loan!

859-578-LOAN (5626)
(SEMC Loan Line)

info@semc-fcu.org

