Become a member-owner...

As an employee of Central Carolina Community College, you and your immediate family are eligible to become member-owners of State Employees’ Credit Union (SECU)! A $25 share account (your membership account), allows you to take advantage of SECU’s excellent rates and services.

State Employees’ Credit Union is a not-for-profit financial cooperative owned by the state and public school employees of North Carolina and their families. SECU has been providing consumer financial services for more than 70 years and serves over 1.6 million members. SECU’s purpose is to serve members by providing fair, convenient, low-cost services.

Some of our services

**Checking Account** – Competitive interest rate, no minimum balance requirement and a $1’ monthly maintenance fee donated to the SECU Foundation. Enjoy unlimited debits and overdraft protection. Receive a Visa photo debit card and SECU Member ID absolutely free!

**Insurance Services** - SECU offers a wide range of insurance products to help protect your assets and to provide for your well being down the road. Automobile and homeowners insurance, term life insurance, individual health insurance, long term care insurance and credit insurance are available.

**SECU Automated Services** – At www.ncsecu.org, review account balances, transactions and statements. Transfer funds and request account and loan services. Sign up for BillPay and make up to 50 payments free per month! Also take advantage of services such as Direct Deposit, E-Statements, Mobile Access, Two-Way Text Messaging and Alerts.

**Salary Advance Loan** – Need money and can’t wait until payday? Salary Advance loans have a maximum ceiling of $500, a current rate of 12%, and no fees! Five percent of what is borrowed will be placed in a share account to help you better prepare for those unexpected expenses. This program is available to members whose paycheck is on direct deposit with SECU. Members can also obtain money management information and help with budgeting at no charge.

**Mortgage Loans** – SECU offers several adjustable rate and fixed rate mortgage options to members. A First Time Homebuyer loan is also available for members who have not owned a home in the past three years and the STAR mortgage is an option for new or relocating State employees and teachers.

**New & Used Vehicle Loans** – Financing is available on new and used vehicles at great rates and affordable loan terms. SECU lends up to 110% of the MSRP or NADA retail value, to assist with the cost of taxes, tags and warranties. Ask about the Basic Transportation Loan if you simply need a practical car and easy financing.

**SECU Foundation** – The SECU Foundation promotes local community development in North Carolina. Through the deferment of the $1 monthly checking maintenance fee, SECU members solely fund the Foundation. Find out about Foundation projects at www.ncsecufoundation.org.

**Convenience** – With more than 235 branch locations, nearly 1,100 no surcharge Cash Points ATMs, 24/7 Contact Centers, a Voice Response Service and a website, www.ncsecu.org, we've got you covered! Anytime you need to speak with someone in person, we're here with no visitation limits and always at no charge to you.

**Local branch**

**Sanford**
1002 Sping Ln. • 919.774.8854

Rates and fees are subject to change.