

Become a member-owner... join State Employees' Credit Union!

As a Central Carolina Community College employee, you and your family can become member-owners of SECU!

Checking Account – Competitive interest rate, no minimum balance requirement and a \$1 monthly maintenance fee* donated to the SECU Foundation. Complete up to 50 BillPay transactions per month with no fee, and receive a photo debit card, unlimited debit card transactions, and overdraft protection!**

Summer Cash Account – Designed for public school system, public university and community college employees who are paid 9, 10 or 11 months per year, the Summer Cash account allows you to save money during the school year from each paycheck while earning interest. In the month(s) you are not paid, funds from the Summer Cash account can be automatically transferred into an SECU account of your choice.

Mortgage Loans – SECU offers several adjustable rate and fixed rate mortgage options, all with no private mortgage insurance (PMI) requirements. A 100% First Time Homebuyer mortgage is available for members who have not owned a home in the past three years and for new or relocating employees of a North Carolina state agency.

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.

Salary Advance Loan – Need money before payday? Salary Advance loans have a maximum ceiling of \$500, competitive rates and no fees! A percentage of the borrowed amount is placed in a share account to help prepare you for unexpected expenses. Available to members whose paychecks are on direct deposit with SECU. Members can also receive help with money management at no charge.

Financial Advisory Services – A wide range of financial advisory services are offered, including tax preparation, annuities, insurance, financial counseling, retirement planning, education planning, investments, and trust and estate planning services.

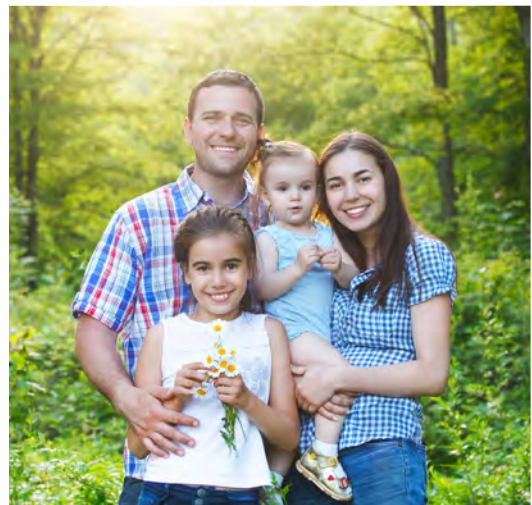
SECU Automated Services – At www.ncsecu.org, review accounts, transfer funds, pay bills and request account and loan services via secure Member or Mobile Access. Also take advantage of other automated services such as Direct Deposit, E-Statements, Two-Way Text Messaging, Alerts and Mobile Payments.

Convenience – With 255 branch locations, 1,100 no surcharge CashPoints® ATMs, Mobile Access, a Voice Response Service, a website, www.ncsecu.org and 24/7 Member Services via phone, we've got you covered!

*Rates and fees are subject to change.

**Overdraft fee is \$0.50 per transaction. Additional fees for excessive overdrafts may apply.

Federally insured by NCUA



Branch Location:
1002 Spring Lane
Sanford, NC 27330 • 919.774.8851

State Employees' Credit Union®
www.ncsecu.org

