

A QUARTERLY  
PUBLICATION FOR  
THE MEMBERS OF  
SEI CREDIT UNION

# SEI EST. 1935 CREDIT UNION

seius.org

**October  
2017**

555 N. 5th Ave.  
P.O. Box 1466  
Pocatello, ID 83204

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[seius.org](http://seius.org)

## Santa is Coming to the Credit Union!

Santa will be at the credit union  
Friday, December 8th from 2-4!  
Bring the kids for treats and  
pictures with Santa and Mrs.  
Claus!



## International Credit Union Day

International Credit Union Day is  
Thursday, October 19th. Stop by  
the credit union for refreshments to  
celebrate credit unions! There will be  
a coloring contest for the kids also.



**CREDIT UNIONS**

## Halloween

Bring the kids for Trick-Or-Treating  
at the credit union! Please  
remember, no masks in the credit  
union!



## Skip-A-Payment

It's time for Holiday Skip-A-Payment!  
During the month of December  
donate \$30 per eligible loan to  
Children's Miracle Network and  
the credit union will let you skip a  
payment for one month.

\*This holiday deferral will affect the principal and  
interest on your next payment.



# Coming Soon: Free Checking With Cash Rewards

We're proud to announce that we'll soon offer free Kasasa® checking accounts — checking with monthly cash rewards and no monthly maintenance fees, ever! They're our way of thanking you for being a member of SEI Credit Union.

## Simply choose the cash reward you want most.

Choose between really high dividend earnings or cash back on your debit card purchases, and no matter which reward you choose, you'll get **refunds on ATM withdrawal fees, nationwide\*** — so every ATM is your ATM!



## You don't have to jump through hoops to earn your rewards.

Just do simple activities you probably already do, like using your debit card and enrolling in e-statements. These electronic activities save us money, and we pay those savings back to you in the form of your Kasasa rewards.

## Add Kasasa Saver® to build your savings effortlessly.

You'll have the option of adding a free Kasasa Saver account to your Kasasa checking to make saving easy. When you earn cash in your Kasasa checking, those earnings transfer into Kasasa Saver. Plus, Kasasa Saver pays a high rate of return!

## Watch for free Kasasa checking — coming soon to SEI Credit Union!

\*Please contact credit union for details regarding ATM refunds.

## Services

Free Checking Accounts	Auto Loans
Visa Debit Cards	Recreational Loans
Free Online Bill Pay	Signature Loans
Free Online Banking	Home Equity Loans
Direct Deposit	Night Depository
Overdraft Protection	Savings Accounts
Notary Public	Mobile Banking
MoneyDesktop™	E-statements
Share Certificates	Remote Deposit Capture

555 N. 5th Ave. P.O. Box 1466 Pocatello, ID 83204	<b>HOURS OF OPERATION</b> Mon–Thurs 9 am–5 pm Friday 9 am–5:30 pm	<b>HOLIDAY CLOSINGS</b> Friday, November 10 <sup>th</sup> Veteran's Day Monday, December 25 <sup>th</sup> Christmas Day Monday, January 1 <sup>st</sup> New Years Day
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## SCHEDULE OF SERVICES & FEES\*

Effective October 2016

Notary Service	No Fee
<b>Share Draft Fees</b>	
Overdrafts (checks) returned or not	\$29
Deposited Items Returned	\$29
Stop payment	\$15
Check and deposit copies	\$2
Copy of statement (per month)	\$2
ACH Return	\$29
Reconciliation (per hour)	\$20
<b>Senior Accounts</b>	
For members over 55	Free Checks
<b>Loan Fees</b>	
Overdraft Late Fee (after 20 days)	\$30
Loan Late Fee (after 20 days late)	\$30
Deferral Fee (per loan)	\$30
Title Fee	\$14 to \$17

\*Fees are subject to change