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## Holiday Closings

- ★ New Year's Day (observed) January 2, 2023
- ★ Martin Luther King Jr. Day January 16, 2023
- ★ President's Day February 20, 2023

## Upcoming Events

- ★ Last Day to Sign Up for Financial Peace University (FPU) January 10, 2023
- ★ 71st Annual Meeting at Joint Forces Training Base March 11, 2023

## **KEEP IN TOUCH!**

If you recently moved, have a change of address, or are not receiving our correspondence, please contact us today. Inactivity on your account could result in dormant account fees of \$25 per quarter and return mail fees of \$5 per piece.

# Message From Our CEO

"I hope each of you had a very Happy Holiday. Welcome to 2023!"



This January will be the last month to apply for our Holiday loan. Give one of our loan officers a call if you need a little extra cash to start the new year. Due to the success of our "Cut Your Auto Rate in Half" campaign last year, we decided to offer it this quarter. It's a good time to consider lowering your auto payment as we head into possible financial storm clouds. The possibility of a recession is conceivable, so we encourage you to keep your debt manageable and have a three-to-six-month emergency fund available. As always we're here to help keep you financially fit all year long. Hope everyone has a great start to the new year ahead.

Michael Pardon / Chief Executive Officer and President



#### DATE & TIME:

March 11, 2023 from 5:30 pm - 10:00 pm

#### LOCATION:

Joint Forces Training Base (Banquet Room) 4745 Yorktown Ave. Los Alamitos, CA 90720

Saddle up and put your boots on for a night filled with entertainment, including a DJ, food, games, prizes, giveaways and more!

A ticket is only \$10 for credit union members and \$20 for one guest (non-member). RSVP by emailing **cwilt@seaairfcu.org** by February 17, 2023 so we can get an accurate headcount.

#### **BOARD ELECTIONS NOMINATIONS:**

If you are interested in running for our Board of Directors, send a resume by February 11, 2023 to:

The Nominating Committee c/o Sea Air Federal Credit Union P.O. Box 2648, Seal Beach, CA 90740 Voting takes place at the Annual Meeting and write-ins will not be accepted. Board Members should be prepared to serve a minimum of 6 hours per month. They will also be asked to attend education meetings, seminars, and conferences to provide direction for the credit union.



\*APR = Annual Percentage Rate. Example rate of 3.75% with 60-monthly payments - \$18.30 per \$1,000 borrowed. 0.25% will be added for every additional 12-months added to term length. Maximum term: 96 months. 1.00% premium added for 96-month term. Rates, terms, and conditions are subject to change without notice. Offer not valid for existing Sea Air FCU loans. No other rate discount will apply. Offer valid from January 1, 2023 - March 31, 2023.

# Two Easy Ways to Protect Your Credit This Year



With fraud and identity theft continuing to rise, here are two action items to take immediately to protect yourself:

#### **1** DOWNLOAD THE SECURLOCK EQUIP' MOBILE APP

A free mobile app that puts you in control of how, when, and where your cards are used, while providing alerts for fraudulent transactions. To get started, simply download the App to your Apple or Android devices – it's that easy!

#### **2** CHECK YOUR CREDIT SCORE ANNUALLY

Did you know that you can get a free coy of your credit report every 12 months? If you haven't done so yet visit, annualcreditreport.com to get started today!

\*SecurLOCK™ Equip is a product of FIS Global. Message and data rates apply from your wireless carrier. Customer restrictions apply. SecurLOCK is a registered trademark of FIS Global. App Store is a registered service mark of Apple Inc. Google Play is a registered trademark of Google Inc.

# Still Feeling The Holiday Pinch?

\$1,000 at 15.00% for 12 months

Celebrate the New Year with our Holiday Helper Loan and get a fresh start in 2023!



#### **CONTACT US:**

P.O. Box 2648 Seal Beach, CA 90740

www.seaairfcu.org Phone: 1.888.732.2471 Fax: 1.562.430.3921

# BRANCH LOCATIONS Main Office, Seal Beach

Naval Weapons Station 800 Seal Beach Blvd., Bldg. 12 Seal Beach, CA 90740 Hours: M - F, 9:30 am - 4:30 pm

#### Los Alamitos

Joint Forces Training Base 11210 Lexington Dr., Bldg. 242 Los Alamitos, CA 90720 Hours: M - F, 9:30 am - 4:30 pm; Sat. 9:00 am - 2:00 pm

#### Norco

Naval Surface Warfare Center Corona Division 1999 4th St., Bldg. 502 Norco, CA 92860 Hours: M - F, 9:30 am - 4:30 pm

**AUDIO RESPONSE** 1.833.633.9156

**24/7 LENDING CENTER** 1.888.732.2471, ext. 731, option 5

NMLS# 802376















\*APR = Annual Percentage Rate. Example rate of 15.00% with 12-monthly payments = \$90.26 per \$1,000 borrowed. 90-day direct deposit and automatic payments required. No other rate discount will apply.