



INSIGHTS

***** seaairfcu.org ★ Fall/Winter 2023



PRESIDENT'S MESSAGE

“If college is in the future, start saving today.”

The interest on federal student loans is scheduled to resume starting in September with payments to resume in October. There will be some revised repayment options such as utilizing a 12-month on-ramp period that will be available. If you have questions regarding repayment or anything else regarding student loans, please visit our website and select ‘student loans & refinance.’ The focus of this site is member education and helping students avoid excess amounts of debt in obtaining their degree. We are extending our student loan promotion through the end of this quarter if funds are still needed after using other resources such as scholarships, grants, federal loans, etc. If college is in the future start saving today with our EZ Start Certificate with a low minimum of \$100. This program allows you to make monthly deposits of \$250 for terms up to 60 months. We will even add 10 basis points to your rate.

MARK YOUR CALENDAR

Holiday Closings

- ★ Indigenous Peoples' Day: October 9, 2023
- ★ Veterans Day: November 10, 2023
- ★ Thanksgiving: November 23-24, 2023
- ★ Christmas Day: December 25, 2023
- ★ New Year's Day: January 1, 2024
- ★ Martin Luther King Jr. Day: January 15, 2024
- ★ Presidents Day: February 19, 2024

Upcoming Events

- ★ Financial Peace University Virtual: Oct. 5 - Dec. 7, 2023 (reservation required)

KEEP YOUR ACCOUNT SAFE

- Change your password periodically
- Set up security alerts in the Sea Air FCU Mobile App
- Enable 2-step verification

SEA AIR FCU'S ANNUAL MEETING 2024
MARCH 9, 2024 ★ 5-9 PM

PRODUCT SPOTLIGHT: MOBILE BANKING

Enjoy 24/7 Access to your banking information with the Sea Air mobile app!

- Check balances and account history
- Review recent transactions
- Make transfers between accounts
- View and pay bills electronically*
- Deposit checks using your phone's camera
- Send money to just about anyone or any company
- Make contactless payments

*must be signed up for Bill Pay at seaairfcu.org



MAKE THIS SEASON MAGICAL WITH THE HOLIDAY HELPER LOAN

BORROW UP TO
\$1000 at **15.00%** APR*
for 12 months

Plan ahead and mark your calendars as our holiday loan is back November 1, 2023 - January 31, 2024.

*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.



IN YOUR WORDS: Member Success Stories

Sea Air FCU made my car buying experience so seamless! From start to finish, Akimi Cordova was responsive, helpful and such a pleasure to work with. My dad has been part of the credit union for years, and I'm thrilled to join the Sea Air family. Thank you for your assistance with the purchase of my car.

-Amanda S., August 2023



KEEP UP WITH US ONLINE AND FOLLOW US ON INSTAGRAM & FACEBOOK!



KEEP YOUR ACCOUNT ACTIVE

If you recently moved, have a change of address, or are not receiving our correspondence, please contact us today. It's important to make at least one financial transaction per year to keep your account from going dormant. Inactivity on your account could result in dormant account fees of \$25 per quarter and return mail fees of \$5 per piece.



Federally insured by NCUA

NMLS# 802376
ROUTING# 322282519

CONTACT US

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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

IMPORTANT NUMBERS

Audio Response
1.833.633.9156

Debit Card Fraud Dispute
1.833.995.2888

ATM/Debit Card Activation and
PIN Set-Up
1.855.426.5170

Visa Credit Card Customer
Service (24/7)
1.833.293.3128

Visa Fraud
1.855.961.1602

24/7 Lending Center
1.888.731.2471, ext. 731, Option 5



Official Credit Union of
USA Water Polo