



# INSIGHTS

www.seaairfcu.org • Fall 2022

## Holiday Closings

- ★ **Columbus Day**  
October 10, 2022
- ★ **Veterans Day**  
November 11, 2022
- ★ **Thanksgiving Day**  
November 24, 2022
- ★ **Day After Thanksgiving**  
November 25, 2022
- ★ **Christmas Eve (closing at noon)**  
December 24, 2022
- ★ **Christmas Day (observed)**  
December 26, 2022
- ★ **New Year's Eve (closing at noon)**  
December 31, 2022
- ★ **New Year's Day (observed)**  
January 2, 2023

## Upcoming Events

- ★ **Last Day to Sign Up for Financial Peace University (FPU)**  
January 10, 2023
- ★ **71st Annual Meeting**  
March 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

“We’re here to help you end this year financially strong, so you can start the new year on the right path.”



Due to the Fed’s rapid rate hikes this year (2.25% so far), the inflation surge, which has been averaging 8–9%, has had a significant impact on many people. We advise our members to keep three to six months’ worth of emergency savings on hand at all times to maintain their financial stability. Our money market account is the perfect solution to hold these funds. The rate on this account has been steadily increasing in response to the market and provides a great combination of safety and liquidity. Our Share Certificate rates have also increased, which is good news for savers.

Speaking of good news, last quarter, through our ‘Split Your Rate in Half’ promotion, we gave members the chance to lower their auto loan rates and monthly payments. Members took advantage of this promotion by refinancing over \$5 million in car loans. This quarter we will be offering a holiday loan of up to \$1,000 to help with the extra expenses that tend to add up around this time of year. This offer will be available November 2022 thru January 2023. As the holiday season fast approaches, we encourage you to upgrade your debit or credit cards to contactless, utilize our mobile payment options (Apple Wallet or Samsung Pay), and secure them with the SecurLOCK app.

On behalf of the Sea Air FCU team, we thank you for the honor of serving you and look forward to continuing to help with your financial needs. Happy Holidays!

Michael Pardon / **Chief Executive Officer and President**

## Holiday FUN(ds)

with a Holiday Helper Loan.

**BORROW UP TO**  
**\$1,000** at **15.00% APR\***  
 for 12 months

**Plan ahead and mark your calendars as our holiday loan is back November 1, 2022 - January 31, 2023.**



\*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.

# The Sky's The Limit At Sea Air FCU!

**LAST CHANCE** to earn endless rewards when you refer a friend, family member or co-worker for membership.

## YOU'LL EARN:

**\$25<sup>1</sup>** each for your first 5 referrals

**\$50<sup>1</sup>** each for every referral thereafter

**YOU'LL EARN DOUBLE THE REWARDS - that's \$50 & \$100 - if your referral is a DOD Military or civilian base employee!**

Each referral will also earn you an entry into a quarterly drawing where you could win up to \$200!<sup>2</sup>

1. Offer valid until 12/31/2022. Referral bonus: Maximum bonus is \$50 each for the first five referrals who join Sea Air FCU and are DOD Military/civilian employee working at Naval Weapons Station, Los Alamitos Joint Forces Training Base & Norco Naval Surface Warfare Center. For referrals who are not DOD Military/ Civilian Employees, a \$25 bonus will be earned for the first five referrals. Maximum bonus is \$100 for each referral when six or more join Sea Air FCU and are DOD Military/civilian employee working at Naval Weapons Station, Los Alamitos Joint Forces Training Base & Norco Naval Surface Warfare Center. For referrals who are not DOD Military/Civilian Employees working at listed bases, a \$50 bonus will be earned. Bonus will be credited into referring member's Sea Air FCU Saving Account within 60 days of referral establishing membership. Referring party must be an existing member of Sea Air FCU with an account in good standing. Referral must be eligible for credit union membership. Referral membership fee (\$25) will be waived during the time of opening a Savings Account. All participants must be 18 years or older to be eligible for this offer. For additional details on this offer, contact the credit union. 2. For full sweepstakes rules visit seaairfcu.org.

## Holiday Shopping Made Easy With Free & Convenient Services

### SECURLOCK EQUIP<sup>®</sup> MOBILE APP

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

### SCORECARD REWARDS

Make the most of your holiday shopping and earn points or cash back for qualifying purchases using your credit or debit card!<sup>†</sup> Signing up is easy - log on to [scorecardrewards.com](https://scorecardrewards.com) and click on "create an account" to get started.

### MOBILE WALLET & CONTACTLESS PAYMENT

If you haven't already, be sure to request your new contactless debit or credit card and add your credit card to your mobile wallet for extra convenience and protection this holiday season. By using contactless payment, your transactions are encrypted, which means the card number is never shared with the merchant. Your full card number isn't displayed anywhere in a mobile wallet either, so prying eyes won't be able to capture your card number for future use. To get started, simply utilize the Apple Wallet or Samsung Pay app to your phone and add in your card information.



<sup>†</sup>SecurLOCK<sup>™</sup> 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.

<sup>†</sup> Available for Sea Air FCU Mastercard Debit Cards, Visa Platinum, and Visa Affinity Cards.

## CONTACT US:

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Phone: 1.888.732.2471  
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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

## AUDIO RESPONSE

1.833.633.9156

## 24/7 LENDING CENTER

1.888.732.2471, ext. 731, option 5

NMLS# 802376



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