

# Seaport

FEDERAL CREDIT UNION

## NEWSLETTER



Volume 9 Number 1

January 2009

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### Seaport Federal Credit Union

5080 Mc Lester Street  
P.O. Box 2000  
Elizabeth, NJ 07207-2000

#### Phone

General . . .908-558-6167  
Toll Free . .800-526-6991  
Loans . . . .908-558-6154  
or 6153  
Fax . . . . .908-558-6482

#### Business Hours

Mon-Wed-Fri 8:00 am –  
3:00 pm EST  
Tues & Thurs 8:00 am –  
5:00 pm EST

#### Member Audio Access

24 hours-a-day,  
7 days-a-week  
800-794-5694

#### E-mail

memberservice@  
seaportfcu.org

#### Web

www.seaportfcu.org

### HOLIDAY CLOSINGS

Presidents' Day  
February 16

## 2009 College Scholarship Award/Opportunities

Many of our Credit Union members have big dreams and bright futures ahead of them as they plan for their college careers. Your Credit Union can help to make your dreams come true alleviating some of the financial burden that comes with higher education.

Seaport FCU is offering members seeking postsecondary education the opportunity to receive up to a \$500 college scholarship. High School seniors in who are good-standing members of the Credit Union can apply. Applicants will be judged on academic performance, extracurricular and community activities, references and personal goals. Applicants are required to submit a completed application, which includes a short essay (500-700 words), an official high school transcript, an SAT/ACT transcript and a teacher reference.

Let your credit union help you finance your education. Ask us for an application today at the Credit Union office or by phone at (800)526-6991. The deadline to have all information submitted to the Credit Union is March 15, 2009.

## Your Smart Loan Choice!

Your Credit Union has always been the smart alternative for all types of loans! We offer affordable credit to fit your budget, not break it!

### Bill Payer Loan

If your credit card statements have your finances in a spin, especially after the holiday season, look to Seaport FCU for a Bill Payer Loan. With a low 10.5% APR\*, you can save substantial dollars on interest alone and have your bills paid off before next holiday season!

### Don't Hesitate – Consolidate

If you're finding it harder to stretch your dollars to meet your monthly

## Happy New Year!



*Your Seaport FCU staff extends their gratitude for your continued support and wishes you a happy and healthy 2009!*

obligations, why not consider consolidating your payments with a loan from Seaport FCU! Our seasoned Loan Officers will find the right combination of rate and terms to allow your money to work for you to the maximum. By consolidating your debts into one loan, the result is one simple, and usually LOWER, payment which gives you more control over your finances.

Call us today for more information about our Bill Payer Loan and consolidating your debt! We're still here to navigate you through these challenging times!

\* Annual percentage Rate to qualified borrowers.



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## Get Up & GO<sup>®</sup>

Take a romantic get-away for just the two of you! Or, you can also include up to two children under 18 for a family adventure!

- You get a complimentary 3-day/2-night stay at your choice of 21 locations
- Many destinations may be within driving distance
- Accommodations valued up to \$560
- **Get Up & GO<sup>®</sup>** anytime you want to

Apply for the Seaport FCU VISA Classic Card and transfer \$1000 of qualifying balances and we will send you a travel certificate.\*

If you already carry a Seaport FCU VISA Credit Card you can also earn a **Get Up & GO<sup>®</sup>** travel certificate by transferring at least \$1000 from another credit card. It's that easy!

The VISA Classic Card is a great value! It comes with a fixed rate of 12.0% APR\* plus there is no annual fee.

Drop what you're doing – It's time to **Get Up & GO<sup>®</sup>**!

\*Annual Percentage Rate

## FEE SCHEDULE

Please take a moment to review the current Fee Schedule, effective March 1, 2009.

### SHARE/CHECKING ACCOUNTS

Monthly service fee . . . . .	none
Savings minimum monthly balance . . . . .	\$100.00
Checking minimum monthly balance . . . . .	\$5.00
Stop payments . . . . .	\$15.00 per item
Return Share Draft . . . . .	\$30.00 per item
Overdraft Protection . . . . .	\$10.00 per item
Copy of check . . . . .	\$5.00 per item
Duplicate statement . . . . .	\$5.00 per account
Duplicate VISA Statement . . . . .	\$5.00 per account
Return of electronic item . . . . .	\$30.00 per item
Return of deposited item . . . . .	\$30.00 per item
No activity (3 months) . . . . .	\$5.00 for balances under \$100.00
ACH Origination Set Up . . . . .	\$25.00 per item
ACH Return . . . . .	\$30.00 per item
Excess withdrawals (over 3 per month/9 per quarter) . . . . .	\$1.00 per withdrawal

### CLUB ACCOUNTS

Early account closing . . . . .	\$10.00 per closing
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### ATM/DEBIT CARD

Transaction Fee . . . . .	\$1.00
<i>Excludes AllPoint</i>	
Replacement cards . . . . .	\$5.00 per card
Additional cards . . . . .	\$5.00 per card

### GENERAL

Loan late fee . . . . .	\$30.00 per incident
Wire transfers (domestic) . . . . .	\$30.00 per item
Wire Transfers (international) . . . . .	\$50.00 per item
Western Union . . . . .	\$30.00 per item
Money orders . . . . .	\$2.00 per item
Traveler's checks . . . . .	\$1.00 per 100
Gift checks . . . . .	\$2.50 per check
Writ/Attachments . . . . .	\$75.00
Garnishment/Levy . . . . .	\$75.00
Escheat Fee . . . . .	\$25.00
Reconcilement/Research . . . . .	\$25.00 per hour (1 hr. min.)
VISA Gift Card—any denomination . . . . .	\$2.50
Return Mail Fee . . . . .	\$2.00
Account closed within 180 days of opening . . . . .	\$20.00