



Seaport

FEDERAL CREDIT UNION

NEWSLETTER



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The Secret to Our Success is YOU!



The Board and staff of Seaport Federal Credit Union want to thank you, our members, for your loyalty and continuing support! You are truly the reason for our success as a financial institution and the inspiration behind striving to be the best!

Happy New Year!

Your Seaport FCU staff extends their gratitude for your overwhelming response to our Toy Donation Drive this holiday season! Your generosity allowed us to make a difference in the lives of less fortunate children during this holiday season. Wishing you a happy and healthy 2012.



Holiday Closings

Presidents' Day
February 20

Good Friday
April 6

Sprint *Sprint Discounts for Credit Union Members*

As a credit union member, there's never been a better time to save money on your wireless service. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more! Plus, with Sprint's New Satisfaction Guaranteed Policy, you get a chance to open a new line of service and try Sprint for 30 days!

Personal Accounts

- 10% discount on most Sprint monthly recurring charges
- Waived application fee on new lines (approx. \$36 savings)
- Waived upgrade fee (approx. \$18 savings)
- Discounts on phones and accessories*
- National rates with no roaming or long distance charges
- Includes Any Mobile, Anytime Plan

Easy as 1-2-3! How Sprint's Credit Union Member Discount Works:

1. Go to: www.lovemycreditunion.org
2. Click on the Sprint logo and then the save now button
3. You will be directed to Sprint's CU Saver web site to sign up to receive your credit union member discount.

Perfect Picks



Seaport Federal Credit Union Members: Get Blue Book® Trade-In Value on your vehicle PLUS \$500!

And, Get Rates As Low As **2.99% APR***

Upon used vehicle purchase from Enterprise Car Sales

February 1 - 29, 2012

Call 908-558-6153 to get pre-approved by Seaport Federal Credit Union today!

Visit us at Enterprise Car Sales
Clifton 1318 Main Ave. 973 772-0150
Iselin 449 State Hwy. 27 732 404-1223
Wayne 1548 Rte. 23 North 973 686-9565

Seaport car sales
FEDERAL CREDIT UNION
Haggle-free buying. Worry-free ownership.

*Trade-in values obtained from © 2012 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition using best mileage of vehicle. Accurately appraising the condition of the vehicle is a pre-requisite of obtaining a Blue Book Trade-In Value. If a Blue Book Trade-In Value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles with 100,000 miles or less. Blue Book Trade-In Value and other information is provided from Enterprise. Customer is responsible for any taxes and other charges. Customer must provide required proof of ownership/registration and all other necessary documents to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see our Enterprise Car Sales Manager. Offer not valid where prohibited including Alaska, California, Kentucky, Louisiana, South Carolina, Texas, Virginia and Wisconsin. Offer valid from 2/1/12 - 2/29/12. *Rate through financing offer. Rate is low as 2.99% APR for 48 months. 12.99% financing available including Tax, Title and License. Financing for qualified Seaport Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit assessment. Offer valid only with Enterprise Car Sales services. Offer valid 2/1/12 - 2/29/12. This offer cannot be combined with any other offers.

Preview our great selection of quality used vehicles at cuautodeals.com





FEDERAL CREDIT UNION

5080 McLester Street
Elizabeth, NJ 07201



2012 COLLEGE SCHOLARSHIP

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 post secondary education the opportunity to receive up to a \$500 college scholarship. High School seniors who are members in good-standing 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, 2012.

Seaport VISA *A Card for All Seasons*

No matter what the weather, a VISA Credit Card from Seaport FCU shines on! Whether you're paying for holiday expenses, making a special purchase or enjoying a vacation, your Credit Union VISA Credit Card offers these special benefits:

- Low 12.0% APR Fixed
- No Annual Fee
- Worldwide Acceptance
- 25-Day Grace Period For Purchases
- Free Travel Accident Insurance

Transfer your existing credit card balances from other financial institutions to a Seaport Federal Credit Union VISA credit card.



Credit Union Members please visit our website and try the Free Edition of Turbo Tax Simple Returns or enjoy a discount on the Deluxe, Premier or Home & Business edition. You may be eligible to win 15K for just trying the software.

Fee Schedule

Please take a moment to review the current Fee Schedule.

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)	\$.100 per withdrawal

CLUB ACCOUNTS

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

Transaction Fee	\$1.00
(Excludes AllPoint)	
Replacement cards	\$5.00 per card
Additional cards	\$5.00 per card

GENERAL

Loan late fee	\$30.00 per month
Wire transfers (domestic)	\$30.00 per item
Wire Transfers (international)	\$50.00 per item
Western Union (domestic)	\$30.00 per item
Western Union (international)	\$55.00 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