



January 1st
New Years Day
January 19th & 21st:
Martin Luther King Jr. Day
February 16th & 18th:
Presidents' Day

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LET'S CELEBRATE!

Credit Union Membership ... Much More Than Ownership!

You're a part of FSCU--wonderful! But what, exactly, does that mean? How will it affect your day-to-day life? What does credit union membership mean for your checking account, your auto loan and your financial future? You already know that being a credit union member is different than being the customer of a bank.

You also know that it's not just about semantics - members of credit unions OWN those credit unions. And that's a whole different story from banks, where customers not only don't own it (just a few shareholders pocketing all the profits, but more on that in a moment), sometimes it even feels like the bank kind of owns YOU! Yet there's more to it than ownership.

Here's why: Credit unions, by definition, are not-for-profit cooperatives. In fact, years ago a common credit union tagline was, "not for profit, not for charity, but for service." What this means is that every nickel earned by the credit union goes directly back into benefiting all members of that group. It's what makes credit unions cooperatives. That can happen in several ways. One, you may get a special dividend (yup, money right back into your pocket) at the end of our fiscal year. In fact, in 2013, credit unions returned tens of millions of dollars to their members in the form of dividend checks. And banks? Nothing. Oh, wait. Banks actually turned a profit of \$42.2 billion in just one quarter of 2013, according to the FDIC. How much of that did their customers see? That's right. Exactly nothing.

And just as regrettable, it's highly doubtful that a whole lot of those profits stayed in the local economies of the branches that produced them. As a member, you also have a say in how the credit union is run.

In fact, we encourage you to join us at our annual meeting and make your voice heard. It's ownership. It's cooperation. It's about working together for the common good of the group. Welcome to the FSCU family!

The entire credit union benefits when members participate, which is why we're inviting each and every member to attend this year's Annual Meeting. Annual Meeting provides opportunity for credit union management and elected officials to share information and updates with you, the owners. You will learn about the credit union's current financial status, products and services, accomplishments and innovations over the past year as well as goals for the future. You will be able to ask questions, and learn about what makes your credit union truly special.

Take advantage of the opportunity to find out what is going on at FSCU by attending our 2019 Annual Meeting.

Mark your calendars today. We hope you are able to attend FSCU's Annual Meeting and we look forward to seeing you!



REMOTE DEPOSIT CAPTURE Snap, Tap, & Deposit It's That Easy!

That's right FSCU members, did you know FSCU has Remote Deposit Capture?

Remote Deposit Capture isn't just the future of mobile banking, it's already here. And it's an exciting time for it. If you're one of the 45 million people who take advantage of smartphone banking services, you should be excited about remote deposit, too. It will make a lot of your transactions easier, faster, and safer than ever before.

Call or come by FSCU to see if you qualify for RDC!

Important INFORMATION



Coming soon on **March 1, 2019**
FSCU will launch our new and improved website!
www.finseccu.com

*** Effective January 2020 ***
there will be a \$5.00 service charge for paper statements.
Please sign up for e-statements to avoid this charge.

BOTH LOCATIONS will be closed until 9:30 a.m. on the last Tuesday of every month for our FSCU Staff Meetings.

We are sorry if this causes any inconvenience.



A Disneyland vacation package makes the perfect gift for the holidays!

Save \$500+ on Disneyland vacation packages with Get Away Today when you travel most dates

January 7 – May 23, 2019!

Get the details here:
<https://www.getawaytoday.com/disneyland-package-savings?referrerid=5236>

Be sure to mention Financial Security Credit Union when booking!

WIN \$200 CASH!

January 2nd- February 21st, 2019

Open an FSCU Personal Checking Account and ONE of the following services and get your name entered into a drawing for \$200 cash!

The eligible services include:

DEBIT CARD LOAN IRA
DIRECT DEPOSIT CHRISTMAS CLUB
ANY ELECTRONIC SERVICE

Plus if you sign up for e-Statements you will get your Personal Checking Account service charge **FREE** for one year (\$84 value)!

The drawing is to be held at our Annual Meeting on February 21, 2019.
(You must be present at the Annual Meeting to win.)



THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION

Annual Meeting 2019

February 21, 2019
5:30 p.m.
At the Leo Suite Center
1302 Mission Ave

IS THE INTEREST ON YOUR CREDIT CARD TO HIGH?

FSCU Will Buy-Out Your Credit Card Debt

Up to
\$7,500*,
and lower
your
interest
rate by 2%
APR**

**FEBRUARY
1st
to
FEBRUARY
28th**

*All loans upon qualification
Terms up to 48 months
\$10.00 Documentation fee applies
** Some restrictions may apply, including an Annual Percentage Rate (APR) of
7.9% minimum and 12.99% maximum.
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UNION ADMINISTRATION

THIS YEAR WE'RE ADDING SOME HAPPY TO THE HOLIDAYS.

Financial Security Credit Union members get \$100 per line in cash rewards for every new line activated with Sprint®— and, for a limited time, this offer is available for unlimited lines.

Plus, you'll receive \$100 in loyalty cash rewards every year.

ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the \$100 loyalty cash rewards offer every year starting one year after program enrollment.

C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER! Become a Sprint customer and mention you're a credit union member.

Register at
LoveMyCreditUnion.org/SprintRewards
Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account. Take advantage of this limited time offer today!

Visit: LoveMyCreditUnion.org/Happy to learn more.

Credit union members,
**ADD SOME HAPPY
TO YOUR HOLIDAYS!**

GET CASH REWARDS

When you activate new
lines with Sprint®.

\$100 cash reward for every line
Limited time only
Unlimited lines

LOVE MY
CREDIT UNION
REWARDS



Want Scholarships?

FSCU HAS THEM!

ASK US OR VISIT
www.finseccu.com
under the Financial Literacy Tab

LET FSCU KEEP YOUR ACCOUNT WARM &
LEAVE PAYMENTS OUT IN THE COLD!

**90 Day
NO Payments**

LET FSCU RECAPTURE YOUR LOAN TODAY!

**RATES AS LOW AS
1.99% APR***
FLEXIBLE TERMS
UP TO 84
MONTHS***
OPTIONAL
COVERAGE
AVAILABLE*****



Refinance auto loan from other finance company.

New money only. Qualifications may apply.

Loan on approved credit only. Minimum Financing \$10,000.

***Floor rate 1.99% APR (Annual Percentage Rate).

***First month's payment may reflect a smaller or zero principal reduction due to the number of days of interest accrued from the closing date to the first payment date. No extensions or skip payments granted during the first 15 months of the contract.

***Collateral must qualify per FSCU collateral underwriting standards.

***Guaranteed Asset Protection (GAP), Mechanical Repair Coverage (MRC), Credit Life Insurance and Disability Insurance available.

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Spring Into Lower
Interest Rates
February 1-May 31, 2019

WITH THE FSCU CREDIT CARD BALANCE TRANSFER PROMOTION

Beginning February 1st,
transfer any existing credit card balance
to your new
FSCU VISA credit card
& receive
2.99% APR
(ANNUAL PERCENTAGE RATE)
For 6 months.



*6 Certified Financial Counselors on staff to assist you

**Offer valid for existing FSCU VISA credit card holders

***If not a current FSCU cardholder, credit card is upon qualification only.

***All other terms and conditions remain the same

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ASSOCIATION