



Save Some Green

“Green” Banking: Save the Environment While You Save Money

You may already recycle paper, glass and plastic to help save the environment. But did you know you could also help save the environment while you bank?

Here are options available from Securityplus FCU:

e-Banking, ResponseLine and the Call Center

Conduct transactions online or over the phone. e-Banking offers free, secure access to your funds, and allows you to check the status of your credit union accounts, transfer funds between accounts and much more. ResponseLine is a free 24-hour service that offers safe and accurate management of your credit union accounts. Use ResponseLine for everything from year-to-date dividend inquiries and loan payment calculations to verifying checks cleared and deposits made. You can also use the Call Center for tasks that cannot be performed online or via ResponseLine. The Call Center can assist you in new account openings, stop payments, transfers between accounts and loan applications.

Bill Payment & Presentment

Included with e-Banking, this secure bill payment system allows you to pay your bills online for a nominal fee; bill payment is free to Power Checking account members. Bill Payment and Presentment provides the convenience of receiving, viewing, paying and managing your bills at one secure, simple-to-use online location. Set-up email alerts for bill arrivals and due dates, and then schedule payments of routine, recurring bills by having the funds automatically withdrawn from your credit union account. Monthly transactions should still be recorded in your checkbook or personal finance software, so you don't inadvertently overdraw your account.

Paperless e-Statements

Receive monthly account statements electronically instead of in the mail. People who receive their statements online typically catch fraud sooner than those who wait for their statements to arrive in the mail. e-Statements, as far back as 3 years, are available online, free, to view and print.

Direct Deposit & Automatic Repayment

Have your payroll or Social Security checks deposited directly into your credit union account, so your money is there when you need it. With Direct Deposit, funds are distributed as you specify and there's no waiting in teller lines on payday. With Automatic Repayment, you never need to worry about being late for a loan payment. Loan payments are automatically deducted from your Share, Money Market, MBA or Checking account, and, as an added benefit, many Securityplus FCU loan products offer an additional 0.25% rate discount when you use this feature.

Going green can help you save your green, copper and silver.



Take Control of Your Financial Safety – Go Direct

If you still receive your federal benefit payments by check, you may know that checks are susceptible to mail delays due to severe weather and other natural disasters. But did you know that checks are vulnerable to financial crimes? In 2008, nearly 70,000 Treasury-issued checks – totaling an estimated \$64 million – were stolen or fraudulently endorsed.

While you can't control the weather or the actions of others, you can improve your financial safety. And with identity theft on the rise, taking steps to help protect your money is more important than ever.

By switching to Direct Deposit, you are choosing a tried-and-true way to receive your money. Direct Deposit eliminates the risk of lost or stolen checks and helps guard against identity theft. Plus, money in your credit union account is insured, so your money is secure.

Direct Deposit is not only safer than paper checks – it's also more convenient. With Direct Deposit, you have immediate access to your money from virtually everywhere, so there's no need to wait for the mail or run an errand to cash or deposit a check.

Signing up for Direct Deposit is free, quick and easy. If you receive Social Security, Supplemental Security Income (SSI), or VA Compensation and Pension payments by check, you can call the **Go Direct** helpline at 800-333-1795, visit www.GoDirect.org or your nearest credit union branch.



SecurityplusTM
FEDERAL CREDIT UNION
Spend life wisely.

www.securityplusfcu.org

PO BOX 7560 • Baltimore, MD 21207-0560

Holiday Closings

While our branches may be closed on the following holidays, you can still access your accounts online or visit one of our 37,000 surcharge-free ATMs.

July 3, 2009

All Government Branches will be closed.

July 4, 2009

Independence Day

September 7, 2009

Labor Day



Credit Union Directors

Barbara G. Cuffie Chairperson	Michael Bostron Secretary
Andre F. Brown Vice Chairperson	Sonya Boatwright Noma Carter
Robert Berzanski Treasurer	Derryck Fletcher Donna Jackson
Rudolph T. Isaacs, Jr. Assistant Treasurer	Michael Johnson Stanley Kluckowski

Loan Review Committee

Sheryl Morsell Chair	Kalman V. Ilyetaivi Volunteer Alternate
	Vashti Pullum

Supervisory Committee

Carolyn Brooks	Diane Foster
Catherine Hiebler	Tony Hahn

Senior Management

Timothy H. Carney Chief Executive Officer	Justin Rawlings VP - Information Systems
Deborah L. Davis VP - Finance & Administration	Evelyn Hobbs Asst. VP - Marketing
Jack Schieter VP - Branch Operations	Janis Motichka Controller
Sabrina Hull Asst. VP - Human Resources	Donald Johnson VP - Lending and Collections

Editor

Evelena Anderson-Eley

Hot Rates

Effective May 1, 2009



Savings Rates

	APY	Rate
Share Account	0.35%	0.35%
Money Market Premier	1.82%	1.80%
IRA	1.26%	1.25%
Power Checking	0.30%	0.30%

APY = Annual Percentage Yield



Loan Rates (as low as)¹

	APR
New Auto*	4.99%
HELOC	4.00%
Personal LOC	14.00%
Signature*	11.75%

APR = Annual Percentage Rate

*Rates shown reflect a 0.25% discount for automatic repayment.
†Rates are based on an evaluation of each applicant's credit. Your rate could be higher.
For the most up-to-date rate information, log on to our website at www.securityplusfcu.org.

Contact Us

SecurityplusTM
FEDERAL CREDIT UNION
Spend life wisely.

PO Box 7560
Baltimore, MD
21207-0560

BRANCH LOCATIONS & HOURS

CMS
7500 Security Blvd.
CLL-09-13

Hours: Mon. – Fri.
8:30 a.m. – 3:00 p.m.

Franklin
11700-E Reisterstown Rd.

Lobby Hours: Mon. – Thurs.
9:00 a.m. – 4:00 p.m.
Fri. 9:00 a.m. – 7:00 p.m.
Sat. 9:00 a.m. – 1:00 p.m.

Drive-Thru: Mon. – Fri.
9:00 a.m. – 7:00 p.m.
Sat. 9:00 a.m. – 1:00 p.m.

Main Office
6401 Security Blvd.
1607 Operations Building

Hours: Mon. – Fri.
8:30 a.m. – 3:00 p.m.

Metro West
300 N. Greene Street
Rm 218
South Block

Hours: Mon. – Fri.
8:30 a.m. – 3:00 p.m.

Security West
1500 Woodlawn Drive
Rm 1-P-12

Hours: Mon. – Fri.
8:30 a.m. – 3:00 p.m.

Equal
Opportunity
LENDER

NCUA

LENDER

Woodlawn

1514 Woodlawn Drive
Lobby Hours: Mon. – Thurs.
8:00 a.m. – 4:00 p.m.
Fri. 8:00 a.m. – 7:00 p.m.
Sat. 9:00 a.m. – 1:00 p.m.

Drive-Thru: Mon. – Fri.
7:00 a.m. – 7:00 p.m.
Sat. 9:00 a.m. – 1:00 p.m.

**NEIGHBORHOOD CONTACT
OFFICE LOCATIONS**
Our Money Place
Westside Shopping Center
2439 Frederick Ave
Baltimore

Hours: Tues., Wed., Thurs.
10:00 a.m. – 3:00 p.m.
Fri. 10:00 a.m. – 6:00 p.m.
Sat. 9:00 a.m. – 12:00 p.m.

**CALL CENTER/
LOAN HOTLINE**
410-965-8908 or
1-866-4SECPLUS
(press #3, then #1 for loans
or #2 for all other calls)

Hours: Mon. – Fri.
7:30 a.m. – 7:00 p.m.
Sat. 9:00 a.m. – 1:00 p.m.

SHARED BRANCHING NETWORK

www.cuswirl.com
Note: Your membership and accounts remain at the Credit Union, but you can access your account(s) and conduct business through any of the CU Service Centers locations.

INTERNET ADDRESS
www.securityplusfcu.org

CEO HOTLINE / EMAIL
410-281-6289
ceo@securityplusfcu.org

CHAIRPERSON EMAIL
boardchair@securityplusfcu.org

SecurityplusTM
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T + S H A R I N G
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We're Here To Help You!

Since 1938, Securityplus FCU has built financial relationships that make living more affordable.

While we've grown in important ways, we've also stayed the same where it matters... believing that the investment in people is above all else. In a time when members of the Credit Union community face financial challenges and limitations, we have been able to provide services and products that allow members to *Spend Life Wisely*.

We recognize that it is a privilege to serve you and we will make every effort to provide the best possible products and services to you because we want to be your 'one stop' financial center.

We appreciate and value your membership and look forward to helping you *Spend Life Wisely* today, tomorrow and well into the future.

From Sea to Shining Sea, We're Here For You

No matter where you go – from New York to San Francisco to Germany – you can access your accounts using the Allpoint ATM network, Vcom Units at participating 7-Eleven stores and the Shared Branching network.

Allpoint Allpoint ATM network – Use your Credit Union VISA Check Card to access over 37,000 surcharge-free* local, regional and national ATMs. If you use your VISA Check Card with any degree of frequency, chances are you've had to use it at machines where a surcharge was added. Allpoint is America's largest surcharge-free ATM network with machines located in gas stations, pharmacies and retail stores – there are currently 8 Allpoint ATMs located within 3½ miles of the Woodlawn Branch and 5 within 3½ miles of the Franklin Branch.



Keep in mind, many retail locations have more than one ATM and not all are Allpoint machines. Always look for the green Allpoint logo.

Vcom Vcom at 7-Eleven – Perform a variety of Credit Union transactions at participating 7-Eleven stores via a 24/7 self-service kiosk called a Vcom (Virtual Commerce) Unit.

Use your Credit Union Debit Card, VISA Check Card or VISA Credit Card to access your accounts at participating locations – over 1,700 across the country, 16 within 10 miles of the Woodlawn Branch and 12 within 10 miles of the Franklin Branch.

Services include: Check Deposits – up to 10 check items; Cash Withdrawals – up to \$500; Loan Payments by Check; Cash Loan Advances – up to \$500; Balance Inquiries

What you will need:

- The Credit Union's Name
- Your Credit Union Account Number
- Your Credit Union debit card, check card or credit card

How to access your accounts:

- Select CU Service Centers Network on the screen
- For first time users, a PIN number must be established and questions will be asked to ensure security and protection
- Input the Credit Union's name and your account number
- Insert your Credit Union debit, check card or credit card

A courtesy phone is also available at all units for assistance.

Shared Branching – Access your accounts and perform financial transactions at over 5,600 CU Service Centers Network locations in 47 states and internationally.

CU SERVICE CENTERS
The Member Friendly Financial Network

No matter where you are, by using the Shared Branching network, your Securityplus FCU membership and accounts remain at the Credit Union, but we're as close as the nearest CU Service Centers location.

To access your account you will need:

- The Credit Union's Name
- Your Credit Union Account Number
- A current, VALID U.S. Government issued photo ID with signature

Have these items ready to present to the teller. This will save you time and will help in serving you. All transactions require identification.

For a complete listing of Allpoint ATMs, participating 7-Eleven locations and CU Service Centers, visit our website, www.securityplusfcu.org, visit your nearest branch, or contact the Call Center at 410-965-8908 or 1-866-4SECPLUS.

*After the first three free withdrawals associated with the Standard Checking account, a Securityplus FCU foreign ATM fee will be applied. Refer to our Current Savings & Fees Schedule or our website for this fee.

