SECU Is Here To Help

Your Partner for Financial Wellness

ncsecu.org

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Thank You for Inviting Us to Speak

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State Employees’ Credit Union offers a variety of products and services to help you create and maintain a financial plan through all phases of life.
Who We Are

• Established in 1937, SECU is a not-for-profit financial cooperative owned by its members

• Membership base consists primarily of NC state government and public school employees and their immediate family members
SECU Share and Deposit Accounts

**Savings**
- Share Account
- Money Market Share Account
- Share Term Certificate
- FAT CAT and Zard Share Accounts for Youth

**Retirement**
- Traditional IRA
- Roth IRA
- SEP IRA

**Checking**
- Dividend Checking

**Account Features**
- Debit Cards
- Online BillPay
- Convenient ATMs

The National Credit Union Administration (NCUA) insures funds on deposit with SECU.
SECU Loans and Lending Services

Personal
• Signature Loan
• Share Secured Loan
• Salary Advance Loan
• Share Term Certificate Secured Loan
• VISA® Credit Card

Vehicle
• New Vehicle
• Used Vehicle
• Auto Power Program
• GAP Coverage

Mortgage
• Adjustable Rate Loan (ARM)
• Fixed Rate Loan
• First Time Homebuyer Program
• Home Equity Line of Credit
Money 2022-23 Best CU
Thanks, Money.com for naming SECU a 2022-2023 “Best Credit Union.”
Read the Full Article »

SECU Mobile App
The app provides even more convenient access to the products and services you already use from virtually anywhere.

Stay in the Know
Stay up-to-date on account activity with text or secure message alert notifications. Sign up in Member Access.

E-Statements
Switch to paperless for quicker online viewing and reduced risk of identity theft from lost or stolen mail.

Download the Mobile App
Learn More About Alerts
Sign up for E-Statements
SECU Mobile App

The SECU Mobile App provides even more convenience for the products and services members already use through Member/Mobile Access via the website and is the foundation for many new and exciting features and functions that are still to come. Using the App, members can currently:

- View account balances and transaction details
- Transfer funds between personal Credit Union accounts
- View and schedule BillPay payments
- Perform a real-time loan advance
- Find a branch or ATM
- Provide feedback and much more!
Electronic and Convenience Services

- Online Member Access and Mobile Access
- Real-time Security Alerts
- Real-time Debit Card Alerts
- Online Financial Assessment Tools
- Text Messaging and Transaction Alerts
- Payroll Deduction/ Funds Transfer/ Direct Deposit
- Wire Transfer Services
- Foreign Currency Exchange
- ASK-SECU Voice Response Service
Financial Empowerment and Education Planning

Financial Empowerment
- Credit Report Review
- Spending Plan Review
- Debt Elimination Counseling
- Future Financial Goals Discussion

Education Planning
- FAFSA Assistance
- NC 529 vs. Coverdell ESA Advice
Credit Union Investment Services

Wholly-owned subsidiary of SECU; NC Registered Investment Advisor

- Review members’ goals, financial circumstances, tolerance for market risk and time horizon
- Review statements from other financial institutions: analyze asset allocation & expense
- Recommend low-cost, well-diversified mutual fund investments

Retirement Planning services offered through CUIS

Investment advisory services offered to North Carolina residents through Credit Union Investment Services. Securities offered through SECU Brokerage Services. Member FINRA, SIPC. Securities products are not credit union deposits, are not obligations of or guaranteed by the Credit Union or its affiliates and are not insured by the NCUA or any federal government agency. Securities products involve investment risks, including possible loss of principal invested. Investment representatives are also Credit Union employees, who may accept deposits.
Insurance Services

- Homeowners, Auto and other Personal Lines (motorcycle, boat, etc.)
- Health Insurance
- Term and Whole Life Insurance
- Immediate and Deferred annuities
- FAT CAT and Zard Group Life Insurance

Life insurance is offered through SECU Life Insurance Company. SECU Life Insurance Company is a wholly-owned subsidiary of State Employees’ Credit Union. Life insurance is not guaranteed by, a deposit of, or an obligation of any credit union and is not insured by NCUA or any other federal government agency. Insurance Representatives are licensed to sell in North Carolina only.

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Estate Planning & Trust Services

Everybody needs a plan

- Trust and Estate Planning Services
  - SECU’s Estate Planning Essentials Program
- Corporate Trustee & Executor Services offered through Members Trust Company

Trust Services offered through Members Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency. Trust products are not credit union deposits, are not insured by the NCUA or any other federal government agency, are not obligations of or guaranteed by the credit union, Members Trust Company or any affiliated entity, and involve investment risks, including the possible loss of principal. The material above is for educational purposes only and is not intended to provide legal or tax advice regarding your situation. For legal or tax advice, please consult your attorney and/or tax professional.

Attorneys participating in the Estate Planning Essentials Program are not employees or agents of the Credit Union (SECU, LGFCU or NCPAFCU), Members Trust Company or any affiliated entity. SECU Trust Representatives are not employees or agents of the participating attorneys. The Credit Union and Members Trust Company are not providing legal services and are not responsible for the services provided by these independent professionals. The Estate Planning Essentials Program is an optional program for members. Credit Union Members have the option to use an attorney participating in the program or select their own attorney.

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Additional Services

- Safe Deposit Boxes
- Notary and Signature Guarantee Services
- SECU VISA® Gift Cards
- Financial Education Presentations
  - Elementary School
  - Middle School
  - High School
  - College/Adult
  - State Agencies
Thank You!

For more information:

- Over 270 branches across the state
- ncsecu.org
- 24/7 Member Services: 1.888.732.8562
Thank you!