

WELCOME

Membership Guide



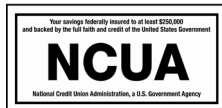
SECNY
Federal Credit Union
CNY's Community Credit Union
secny.org

SECNY Federal Credit Union has the distinction of being rated one of the best financial institutions in the United States.

About the Credit Union:

Chartered in May of 1971, the credit union is a member-owned, non-profit, full-service financial institution. Direction and control is provided by a voluntary Board of Directors who are elected by the membership at the annual meeting (traditionally held in March).

Credit Union Membership is open to anyone living, working, worshipping or attending school including businesses and legal entities in the Central New York area which includes Onondaga, Cayuga, Madison and Oswego counties. Each account is federally insured up to \$250,000 by the National Credit Union Administration. Retirement accounts insured up to \$250,000.



**Central
New York's
Community
Credit Union!**

100%

LOCAL
secny.org

What makes us better than the rest?

Dedication to superior service and commitment to serving CNY families.

We view our responsibility going beyond just providing financial services.

A sincere and focused effort to promote financial responsibility through education.

Not For Profit-But For Service

The credit union offers a wide variety of programs and special services. Our members know we have low loan rates and offer high savings rates, but it is the selection of services and level of professionalism we provide that is important.

Savings Services

- Share Savings Accounts
- Certificates of Deposit
- Club Accounts (Vacation/Christmas)
- FREE Checking
- Money Market
- Health Savings Accounts (HSA)
- IRAs
- Debit Card

Loan Services

- New & Used Auto
- RV/Boat/Motorcycle/Snowmobile
- Personal Loans
- Mortgages (Fixed, Adjustable & Bi-Weekly)
- Home Equity Loans & Lines of Credit
- Lines of Credit
- Credit Cards

Service Plus

- Coin Machines
- Savings Bond Redemption
- Wire Transfers
- Insurance
- Estate Planning/Tax Prep Services
- Notary Public
- Cashier's Checks
- Loan Pre-Approvals
- Online Check Reordering
- Direct Deposit/Payroll Deduction

Need help setting up SECNY services?



Contact any branch and we'll take care of the setup for you.

Electronic Services

- ACH
- Corillian Online Account Access
- Mobiliti™ App!
- CheckFree Bill Pay
- FREE eStatements
- Online Check Imaging
- AllData- personal financial management tool
- Zelle®
- Over 55,000 Surcharge-Free ATMs Nationwide w/SECNY Debit Card
- POS (Point-of-Sale)
- POB (Point-of-Banking)
- uChoose Rewards- for debit AND credit cards!



SAVINGS (SHARES)

Share Accounts (Savings)

A regular share/savings account is opened when you join the Credit Union. Your savings are called “shares” because they represent shares of ownership.

A minimum balance of \$5 must be maintained to keep the account open.

Easy Ways to Save at SECNY

Payroll Deduction

Any amount you choose can be deducted from your paycheck and deposited into your credit union account. This service is FREE.

Direct Deposit

Automatic deposit of payroll, Social Security, New York State Teacher Retirement, and numerous others. This service is FREE.

Account Types

Regular Share Savings Account

A savings account that allows you to earn interest.

Club Accounts

Specialized savings accounts designed to fit your needs. Accounts may be opened to save for holidays, vacations, etc.

Certificate Accounts

A range of certificates that allow you to invest for short or long term earnings.

Individual Retirement Accounts (IRAs)

Secure your retirement funds in an open IRA activity account or IRA/Certificate. Contact the Credit Union for current rates.

Health Savings Account (HSAs)

An account that you can put money into to save for future medical expenses. There are certain advantages to putting money into these accounts, including favorable tax treatment. Contact your Benefits dept. to see if you are eligible.



CHECKING (SHARE DRAFTS)

Debit Card

Card may be used anywhere MasterCard is accepted including over 55,000 surcharge-free ATMs Nationwide! Earn rewards for purchases too.

Free Online Banking and Mobile App

Manage your account from the convenience of your own computer, tablet or smartphone, 24 hours a day. Transfer funds and view your account history. You can even view images of checks you have written, pay people, pay bills AND get a snapshot of your overall financial picture with AllData. Simply sign on to your account(s) via secny.org

Free Online Check Imaging

View your cleared checks online for FREE. Simply sign on to your account via secny.org and access your checking account history. The check number will appear as a link in your history. Click on the check number link and view a full image of your cleared check.

CheckFree Bill Pay

Never use another stamp! Pay all your bills online directly from your SECNY FCU Checking account(s). You can even have some merchant bills delivered right to your account with eBills!

Free eStatements

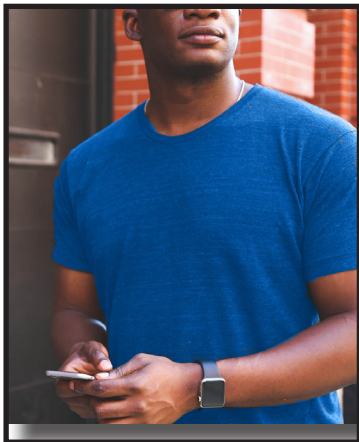
eStatements are delivered to members faster than mailed statements, save the environment by using less paper, and increase the security of your private financial information.

Conveniently Located ATMs

Access your accounts 24 hours a day, 7 days a week at over 55,000 surcharge-free machines nationwide! Use our ATM Locator at secny.org to find one near you.

Direct Deposit/Payroll Deduction

Have your payroll department send your entire pay or part of it directly to the credit union. Have your member number and SECNY Routing and Transit number (221381304) ready.



Other features available:

Overdraft Protection

Protect yourself from the embarrassment and expense of returned checks. Ask for an Overdraft Line of Credit.

Courtesy Pay

A program designed to support members in good standing by paying checks in advance of your deposit. Must be a member for a minimum of 60 days. Must be a member in good standing. Maximum Courtesy Pay amount: \$750 for qualified member accounts. Contact SECNY for program details.

Share Transfer

Upon your authorization, the credit union will transfer funds from your savings to your checking if you have insufficient funds to cover your checks. A nominal fee will be charged.

Cash Management Accounts

Earn a higher rate of interest and have check writing privileges by maintaining a minimum average daily balance in your account for the entire month.

LOANS/MORTGAGES

The credit union offers a wide range of lending services with great rates for you and your family.

New & Used Vehicle Loans

New car/truck/motorcycle loan with 100% financing available.

Driving Sense Program

A program that combines the best features of a conventional car loan with the benefits of leasing.

Share Secured Loans

Loans available at a low rate of interest, with the loan amount secured by money on deposit in your Credit Union Share (Savings) Account.



Personal Loans

For debt consolidation, vacation, college expenses, emergencies, etc.

Lifestyle Loans

To aid in financing veterinary costs, adoption costs, cosmetic surgery, orthodontia, Lasik Eye Surgery and more!

Green Loans

Simple financing PLUS loan advantages for electric vehicles/bikes, solar panels/storage and charging stations.

Instant Decision Online Loan Request

Use our 24-hour Instant Decision Online Loan Request and get an answer in 30 seconds...or less! Visit secny.org to apply today!



Mortgage and Home Loans

Home Mortgage

(Fixed/Adjustable/Bi-Weekly)

SECNY FCU offers a wide variety of home mortgages with competitive rates and terms. SECNY FCU offers mortgages for purchase and refinances in Onondaga, Oswego, Cayuga and Madison counties.

Home Equity Loan and Lines of Credit

Choose from a fixed rate loan or variable rate line of credit. Home Equity Mortgages are based on the equity you have built up in your home. Consolidate bills, finance your child's education and more! Interest may be tax deductible. Consult your tax advisor.

Home Improvement Loan

Designed for a variety of purposes such as energy conservation and various home improvement projects. Rates change periodically. Call the credit union office for current information. Life and Disability Insurance is available upon request for Home Equity and Home Improvement Loans.

Contact mortgage services for daily rates and information or to schedule an appointment today:

Mortgage Services

2235 Downer Street
Baldwinsville, NY 13027

(315) 638-7061
homes@secny.org