

Making The Most  
Of Your Membership  
= Equals =

*Greater Rewards!*

We want to encourage you to get the most from your South Central membership. By taking advantage of all of the products and services that fit your financial situation, you can save money each month in lower fees, smaller loan payments and higher savings returns.

#### Member Rewards Program

The Member Rewards Program is designed to reward you for choosing to save and borrow at South Central Credit Union. When you make the most of your membership, as a credit union family - we all win!

Unlike other rewards programs there are no points to keep track of or enrollment applications. The program consists of three simple levels based on the services you have with the credit union at the end of each month.



#### BRANCH LOCATIONS:

958 W. Monroe St., Jackson MI 49202  
Phone: 517-787-2220 • Fax: 517-787-7082  
3600 Cooper St, Jackson MI 49201  
Phone: 517-796-0610 • Fax: 517-787-8557  
2000 Curtis Rd., Adrian MI 49221  
Phone: 517-266-1994 • Fax: 517-266-1944

#### AVAILABLE SERVICES:

- New & Used Auto Loans
- Home Equity Lines of Credit
- 2nd Mortgages
- VISA - Classic, Platinum & Gift Cards
- E-Statements
- Lines of Credit
- Recreational Vehicle Loans
- Overdraft Protection
- Debt Consolidation
- Free Checking
- Youth Accounts
- Platinum Plus Accounts
- Money Market Accounts
- Certificates of Deposit & IRA's
- 24 Hour Access Via: ATM, Personal Teller  
Internet Banking & Bill Pay
- Money Orders & Travelers Checks
- Drive-Thru Service



*Savings &  
Investments*



*Real People.  
Real Service.*

[www.southcentralcu.org](http://www.southcentralcu.org)

# Saving For The Future

## The Credit Union Difference

As a not-for-profit financial cooperative, each member is a co-owner of this organization. What does that mean? Our profits don't go to out-of-state stockholders, they go back to our members in lower loan interest rates, higher savings rates and dividend rebates.

## Funds Federally Insured By NCUA

Your accounts are insured up to the maximum amount prescribed by law by the National Credit Union Administration, an agency of the Federal Government. The federal insurance maximum for an individual account is \$100,000, but by using a combination of various account structures, it is possible to increase your maximum insurance coverage above that amount.

## Primary Share Savings

Each credit union member is a shareholder in this organization. To maintain the status of a full shareholder, \$5 must remain on-hand in your primary savings (primary share) as long as your account is open. These savings accounts earn interest and can be utilized for direct deposit or payroll deduction.

## Christmas Club and Vacation Club Accounts

Club Accounts are a great tool to help save for the holidays or a much needed getaway. Using payroll deduction to make a deposit each payday is a terrific way to get the most benefit from these accounts. Just a few dollars out of each paycheck can make a big difference, ask to open a Club Account on your next visit.



## Platinum Plus

Platinum Plus is an exclusive account offered to members who are at least 55 years of age. The credit union has bundled a valuable package of benefits as a part of this program including: free checking, free checks, free ATM/Debit card, six free ATM transactions per month free money orders, free travelers checks, no annual fee VISA and excellent savings rates.

## Certificates of Deposit - CD's

Certificates of Deposit, CD's, are one of the safest and most convenient ways to save for the future. You can lock in your investment from three months to five years and be assured of the return you'll receive upon maturity. Rate sheets are available at each branch and on our website. The credit union uses the daily balance method of computing dividends, which applies a daily periodic rate to the full amount of principal in the account each day. *\*Penalty for early withdrawal.*

## Money Market

Money Market accounts with a balance of \$2500 or greater offer a higher interest rate than a traditional savings account. Some transfer and withdrawal restrictions apply.

## IRA Options

South Central offers a variety of IRA options. You can elect to deposit IRA funds into either a IRA Premium Money Market or lock it up for a specific term at a potentially higher rate in an IRA Certificate of Deposit (CD).

We Offer three types of IRA's:

- Traditional
- Roth
- Coverdell ESA

Each offer unique benefits and restrictions that need to be considered carefully such as access to funds, retirement plans and educational aspirations. Ask to speak with a staff member who can assist you in determining which IRA is right for you.