



Seaport

FEDERAL CREDIT UNION

Showing
YOU
the Way.

Volume 13 Number 2

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HOLIDAYS

Monday, May 27

Memorial Day

Thursday, July 4

Independence Day

Monday, September 2

Labor Day

Find Us!



Congratulations

**Nicole Amber
Molinari**

**2013
Scholarship
winner**

HOW CAN YOU SPEND \$5,000? LET SEAPORT HELP YOU!!



5.00%APY* FOR 18 MONTHS

SEE OUR LOAN SPECIALIST FOR DETAILS

1-800-526-6991

*RATES SUBJECT TO CHANGE WITHOUT NOTICE.
RESTRICTIONS MAY APPLY. LIMITED TIME OFFER.



Annual Meeting - Join Us!

WEDNESDAY, AUGUST 14, 2013 • 5:00 PM

LOUCAS RESTAURANT

9 LINCOLN HWY, EDISON, NJ 08820

Cost of Dinner: \$35.00 per person

RSVP by July 2, 2013 (no exceptions) 1-800-526-6991

You must be a member of the Credit Union to attend. Nominations are now being accepted for three expiring Board seats. Please submit nomination along with a petition signed by 1% of the members to the nomination committee by July 5, 2013. Nominations are accepted in writing only, no nominations will be accepted from the floor at the meeting.

Please mail nominations to:
Seaport Federal Credit Union
Attn: Nomination Committee
5080 McLester Street
Elizabeth, NJ 07201

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Elizabeth, NJ 07201

Add More Fun to Your Summer!

No matter how you plan to spend your summer – planning a major getaway or just cruising around your own neighborhood, we can help you add more fun to your summer.

Take advantage of a great **Vacation Loan rate of 9.50% APR* on the money you borrow up to \$2,500 with terms of 18 months!** Make your payments hassle-free with the convenience of payroll deduction or automatic payment.

Stop in today to apply for your special Vacation Loan!

* Annual Percentage Rate to qualified borrowers. Limited time offer. Rates subject to change without notice.

A VISA Credit Card from your Seaport FCU gives you all the purchase power without all the interest!

For a limited time, we invite you to transfer any of your existing credit card balances to a Seaport FCU VISA credit card and pay 0% for the first six months! This special offers allows you to take advantage of all the features of a Seaport FCU VISA plus save all the interest you'd be paying on another card! Not only will you watch your balance reduce much faster, you'll see how quickly the savings can add up!

We offer you:

- NO BALANCE TRANSFER FEES
- NO ANNUAL FEE
- 28 DAY GRACE PERIOD FOR PURCHASES

You will pay 0% interest for the first six months after you transfer your balance, then our normal fixed rate of 12% APR* will begin.

Don't waste another day - APPLY TODAY!

* This Annual Percentage Rate on balance transfers is a promotional rate. Ask a Member Service Representative for details and deadlines.

Fee Schedule

Please take a moment to review the current Fee Schedule.

SHARE/CHECKING ACCOUNTS

Monthly service fee	none
Savings minimum monthly balance	\$100.00
Checking minimum monthly balance	\$5.00
Stop payments	\$15.00 per item
Return Share Draft	\$30.00 per item
Overdraft Protection	\$10.00 per item
Copy of check	\$5.00 per item
Duplicate statement	\$5.00 per account
Duplicate VISA Statement	\$5.00 per account
Return of electronic item	\$30.00 per item
Return of deposited item	\$30.00 per item
No activity (3 months)	\$5.00 for balances under \$100.00
ACH Origination Set Up	\$25.00 per item
ACH Return	\$30.00 per item
Excess withdrawals	\$.1.00 per withdrawal (over 3 per month/9 per quarter)
Courtesy Pay	\$30.00

CLUB ACCOUNTS

Early account closing	\$10.00 per closing
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ATM/DEBIT CARD

Transaction Fee	\$1.00
(Excludes AllPoint)	
Replacement cards	\$5.00 per card
Additional cards	\$5.00 per card

GENERAL

Loan late fee	\$30.00 per month
Paper statement fee	\$3.00 per month
Wire transfers (domestic)	\$30.00 per item
Money orders	\$2.00 per item
Traveler's checks	\$1.00 per 100
Gift checks	\$2.50 per check
Writ/Attachments	\$75.00
Garnishment/Levy	\$75.00
Escheat Fee	\$25.00
Reconciliation/Research	\$25.00 per hour (1 hr. min.)
VISA Gift Card—any denomination	\$2.50
Return Mail Fee	\$2.00
Account closed within 180 days of opening	\$20.00