



Seaport

FEDERAL CREDIT UNION

Showing
YOU
the Way.

Volume 14 Number 1

January 2014

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From everyone at Seaport FCU - Happy New Year!



To Our Valued Members...



As we head into the New Year and reflect on all that we have to be thankful for I would like to take this opportunity to say **THANK YOU** for choosing to do your "Banking" with us. May the New Year be one of Peace Prosperity and Joy.

So here is to our future together!

Holiday Closings

- Lincoln's Birthday
February 12
- Presidents' Day
February 17
- Good Friday
April 18

Stay in touch with Seaport FCU!

Like us on **FACEBOOK:**
Seaport-FCU

Follow us on **YouTube**
for updates on what's new
at the credit union!



How will you spend \$5000?

Car Repairs



New Furniture



Payoff Bills



Family Vacation



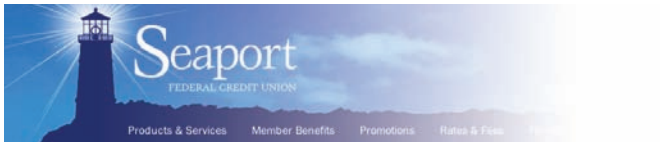
Let Seaport help you with a **5.00% APY*** loan for **18 months**
Call **800-526-6991** or visit our branch

*Rates subject to change without notice. Restrictions may apply. Limited time offer.

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5080 McLester Street
Elizabeth, NJ 07201



Seaportfcu.org - A Whole New Look!

Take a look at the exciting new changes at www.seaportfcu.org! Navigate through important information about our products and services, rates and forms to stay on top of your finances. Check out our current promotions to save money on loans and other services, and take a look at our photo gallery to see your Seaport FCU in action.

We understand that "new car feeling."

An auto loan from Seaport can give you that feeling with rates as low as **1.99% APR***

See our Loan Specialist for details or call 800-526-6991

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www.seaportfcu.org

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