

SEMINOLE SCHOOLS FEDERAL CREDIT UNION

The difference between credit unions and banks is not always obvious. Both financial institutions offer many of the same types of accounts. That is where the similarity stops. The real difference between a credit union and a bank is ownership, and with ownership comes both rewards and responsibilities.

As a member of a credit union you are more than a number, you are an owner. When you join Seminole Schools Federal Credit Union, there is a one-time \$5.00 membership fee requirement and a minimum \$5.00 savings account deposit. As a member-owner you have a vote to elect our Board of Directors. Relying on your feedback, the Board is responsible for the credit union's general direction and control. In fact, you have a right and responsibility to offer suggestions as guidance to the Board of Directors and management team. Your voice counts!

Seventy-Five Years and Still Going Strong

On February 7, 1936, employees of Seminole County Public Schools applied to organize and operate a Federal Credit Union (FCU) with authority to offer securities and provide credit to its members. Keeping this mission alive



in the mid-1950s, Rebecca Stevens carried the credit union motto forward – Not for Profit, Not for Charity, but for Service. We pay tribute to the founding member-owners, and to Ms. Stevens, for providing us a living legacy as a means to control our own financial future.

In today's financial market, we can see the value of relying on sound financial management more than ever. Leading us through the last decade, the Chairmen of the Board of Directors – Jim Shupe, Jean Metts, William Rencher and Paula Lindamood, along with the entire Board — have demonstrated great vision and commitment to offering quality products and services while protecting your financial assets. As recognized by the National Credit Union Administration, Seminole Schools FCU is well-capitalized and financially sound.

Gold Standard Member Service

What sets us apart? Our gold standard member service! The member service philosophies of the managers and staff center on fulfilling your financial needs. Brenda Miller, President and CEO, believes that "We earn our members' trust daily by providing competent, reliable, premier service." According to the senior managers, Patty Basara and Owen Teng, they are "...not satisfied until our members are satisfied."

As a member-owner of Seminole Schools FCU, you have a right to:

- let your voice be heard and be counted,
- know that your credit union is well-managed,
- apply for any product or service and/or a low-cost loan. Along with these benefits, we invite you to come and experience our gold standard member service —

THE SEMINOLE SCHOOLS FEDERAL CREDIT UNION DIFFERENCE!



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You are more than a number – you're an owner!

If you live, work, worship or attend school in Seminole County you are eligible to join Seminole Schools Federal Credit Union.

Q. What is the difference between a bank and a credit union?

A. The #1 difference is OWNERSHIP. As a member of a credit union you have part ownership and you have a voice. From electing the members of the Board of Directors to recommending policies for products and services, your voice counts!

Q. Why should you join Seminole Schools Federal Credit Union?

A. For premier financial benefits right here in the community, come in and experience our gold standard member service. You are more than a number – you're an owner.

Our savings and lending programs have special benefits for the whole family:

For Mom & Dad - with our match or beat loan rate program, you can enjoy a great rate as well as benefiting from net income being returned to you in the form of higher dividends on savings, low-cost services and low loan rates.

For the Kids - we have special savings programs that make learning to save fun! What great benefits of ownership at Seminole Schools Federal Credit Union!

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www.seminolefcu.org



We are small enough to provide you personal service and large enough to fulfill your financial needs.