

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



Loans



*Real People.
Real Service.*

www.southcentralcu.org

Putting Your Interests First

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, new products and services.

Flexible Terms

Our friendly loan staff can customize our products and services to fit your individual needs and budget.

Auto Transfer

Making a loan payments is easy, when you take advantage of auto transfer or payroll deduction.

Auto transfer allows your payment to automatically transfer from your savings or checking on the due date.

Payroll Deduct

When your full check is deposited into your account each payday, you have the option of selecting to have your loan payment(s) automatically withheld from the incoming check. The remaining funds will be deposited into your account as specified by you.

Types Of Loans Offered By SCCU:

- New & Used Vehicles
- Motorcycles
- Boats
- Vacation
- Home Improvements
- Computers
- 4-Wheelers
- RV's & Campers
- Christmas
- And More!

Referral Discount

When you pass along a SCCU referral card to a friend or relative who then opens a new account, you can select one of three great rewards. You can choose a .25% interest rate reduction on a current closed-end loan, a .25% CD bonus or a \$10 gift card.

Payment Protection

The Payment Protection Plan is a credit life and disability insurance. It which

helps provide you and your family

with the peace of mind that comes from knowing your payments will be made in the event of a serious injury or fatality.

Gap Insurance

If a vehicle is totaled or stolen, your auto insurance settlement can be significantly less than your loan balance. Gap Insurance is designed to fill this "GAP" which can prevent you from having to pay hundreds, even thousands, on a vehicle that is no longer of value.



LOAN APPLICATION

LOAN PURPOSE: _____

AMOUNT TO BE FINANCED: \$ _____

IF AUTO LOAN: YEAR _____ MAKE _____
MODEL _____ MILEAGE _____

PRIMARY MEMBER NAME

ACCT NUMBER _____ E-MAIL ADDRESS _____

STREET ADDRESS _____ OWN OR RENT \$ _____

CITY _____ STATE _____ ZIP _____

DATE OF BIRTH _____ SOCIAL SECURITY # _____

HOME PHONE _____ WORK PHONE _____

EMPLOYER _____ ANNUAL SALARY _____

JOINT MEMBER NAME

DATE OF BIRTH _____ SOCIAL SECURITY # _____

EMPLOYER _____ ANNUAL SALARY _____

By signing below, I/We hereby make application for a South Central closed-end secured loan, signature loan or Overdraft Line of Credit. I/We understand that the credit union's decision to grant this request will be based on information provided on this application along with past history and information that may be obtained from a Consumer Credit Reporting Agency. I/We hereby authorize this credit union to obtain my consumer credit report for this purpose.

PRIMARY MEMBER'S SIGNATURE _____

JOINT MEMBER'S SIGNATURE _____

FOR CREDIT UNION USE ONLY:

APPROVAL STATUS: _____

STAFF INITIALS: _____