Become a member-owner... join State Employees' Credit Union!

As an employee of Fayetteville State University, you and your immediate family are eligible to join State Employees' Credit Union (SECU). A $25 share account (your membership account), allows you to take advantage of SECU's excellent rates and services.

SECU – a not-for-profit financial cooperative – has been providing fair, convenient, low-cost consumer financial services for 75 years and serves over 1.7 million members.

Compare our services to other financial institutions...

Convenience – With more than 240 branch locations, 1,100 no surcharge CashPoints ATMs, 24/7 Contact Centers, Mobile Access, a Voice Response Service and a website, www.ncsecu.org, we’ve got you covered! Anytime you need to speak with someone in person, we’re here with no visitation limits and always at no charge to you.

Checking Account – Competitive interest rate, no minimum balance requirement and a $11* monthly maintenance fee donated to the SECU Foundation. Enjoy unlimited debits and true overdraft protection. Receive 50 BillPay transactions per month and a photo debit card absolutely free!

Summer Cash Account – Designed for public school system employees and community college employees who are paid 9, 10 or 11 months per year, the Summer Cash account allows you to save money during the school year from each paycheck. You earn interest on your funds too. In the month(s) you are not paid, funds from the Summer Cash Account will be automatically transferred into an account of your choice. It’s that easy!!

SECU Automated Services – At www.ncsecu.org, review account balances, transactions and statements. Transfer funds, pay bills and request account and loan services. Also take advantage of services such as Direct Deposit, E-Statements, Mobile Access, Two-Way Text Messaging and Alerts.

Salary Advance Loan – Need money and can’t wait until payday? Salary Advance loans have a maximum ceiling of $500, a current rate of 12% APR*, and no fees! Five percent of the borrowed amount will be placed in a share account to help prepare you for unexpected expenses. This program is available to members whose paychecks are on direct deposit with SECU. Members can also receive help with money management at no charge.

Mortgage Loans – SECU offers several adjustable rate (ARM) and fixed rate mortgage options. For members who have not owned a home in the past three years and new or relocating employees of a North Carolina State agency, a 100% First Time Homebuyer loan is available that allows an additional $1,000 to be financed to assist with closing costs. SECU mortgage programs offer lower rates that can benefit members with lower loan-to-values as well as those with negative equity in their homes.

New & Used Vehicle Loans – Financing is available on new and used vehicles at great rates and affordable loan terms. SECU lends up to 110% of the MSRP or NADA retail value, to assist with the cost of taxes, tags and warranties. Ask about the Basic Transportation Loan if you simply need a practical car and easy financing.

SECU Foundation – The SECU Foundation promotes local community development in North Carolina. Through the deferment of the $1 monthly checking maintenance fee, SECU members solely fund the Foundation. SECU members, via the Foundation, have provided over $32 million in scholarships for NC students since 2004. Find out about SECU Foundation projects at www.ncsecufoundation.org.

Local branch information...

Fayetteville • 651 Executive Place • 910.483.6124
Fayetteville • 124 McArthur Rd. • 910.488.1919
Fayetteville • 4065 Sycamore Dairy Rd. • 910.483.8900
Hope Mills • 3120 North Main St. • 910.423.3826

*Rates and fees are subject to change.