

January 2015

In a tight spot?

We can help consolidate your debt. Up to \$20,000* available through:

- Personal Loan**
- Visa® Platinum Rewards Credit Card[□]

Use of our Personal Loan is not limited to debt consolidation – medical bills, school expenses (fees, field trips, private school tuition or pay-to-play) or unexpected expenses. Stop in, call or apply through SELCCU Online through Feb. 14, 2015.

** Combined unsecured personal loan and credit card limit cannot exceed the maximum of \$15,000 per individual member/\$20,000 per member household. Offer valid Jan. 2-Feb. 14, 2015. Apply in person or through SELCCU Online.*

*** Annual Percentage Rate. Fixed rate. All new loans require application and credit approval. Rates are determined by product, term and creditworthiness. To qualify for the 7.20% A.P.R., credit score must be 730 or higher. Rates and terms subject to change without notice and membership is required. Sample monthly payment on a loan of \$15,000 with a fixed rate of 7.20% A.P.R. for 60 mos.=\$298.46.*

Annual Percentage Rate. Rates subject to change and membership is required. All new credit cards require application and credit approval. Rates are determined by creditworthiness. To qualify for the 8.9% A.P.R., credit score must be 700 or higher. Monthly payment is 2.5% of the outstanding balance. Sample payment on credit card balance of \$15,000 with a rate of 8.9% A.P.R.=\$375/month.

*** If approved, SELCCU will issue and mail check(s) directly to your creditor(s). Loan proceeds must be disbursed by Feb. 14, 2015.*



Mini-Grant winners announced

Each year, the credit union awards four Mini-Grants, up to \$250 each, to assist teachers who are members and who need funding to create an exceptional classroom experience for their students. Congratulations to the following recipients of the 2014 grants:

Kim Haney

Amherst Steele High School
Project: Anti-Tobacco Campaign

Karen Rossi

Toni Morrison Elementary School
Project: Science and Math Investigate!

Pam Murphy

Oakwood Elementary School
Project: Math on Your Back

Donna Shurr

Oberlin High School
Project: RealCare Baby – Making a Lifelong Impact

Information on the Mini-Grant program for 2015 can be found on our Web site at www.selccu.org; click on *Applications/Forms* under the *QuickLinks* box at the left of your computer screen, then scroll down to *SELCCU Mini-Grants*.

Annual Meeting & Dinner

Mark your calendars for our Annual Meeting & Dinner on Thursday, April 16, 2015. Our guest speaker will be Paul Mercer, President of the Ohio Credit Union League. In February, we'll have information on when tickets will be available.

Holiday Closing

We will be closed on
Monday, Jan. 19
in observance of
Martin Luther King, Jr. Day.

Time to switch to Sprint?

Looking for a good reason to switch your wireless company? Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a 10% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership. It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZZM.

SELCCU Young Adult Scholarship

The Scholarship Committee of SELCCU's Board of Directors is now accepting applications for the Young Adult Scholarship Program. This credit union awards up to four (4) non-renewable scholarships of \$1,000 each, including the Warren Wallace Education Major Scholarship. Applicants must be members of SELCCU; between the ages of 17-25; and registered to attend college full time (at least 12 credit hours) in fall 2015.

Application forms and details are available from Member Services or may be downloaded from our Web site: www.selccu.org. **The deadline to submit applications is Feb. 28, 2015.**



Thanks to the generosity of our staff and members like Richard Mager and his daughter Melanie (pictured right), we hosted a highly successful toy and food drive during the 2014 holiday season - 315 toy items, many pounds of food and more than \$80.

The Mager family made several shopping excursions to help out this year. Our boxes were filled to capacity and we had to store the overflowing donations in an empty office. All donated gifts and food were distributed by the Salvation Army to local families in need at the holidays.

Joining the Magers are Carl Vass, one of the credit union's hub coordinators, and Blaine Padgett, a financial services representative who also coordinates our Care Connection program.

Enter the TurboTax \$25K Giveaway!

This year, make sure your taxes are done right and get a chance to win big. Try any TurboTax® Online product for free and you'll be entered into the TurboTax \$25K Giveaway.¹ Start TurboTax now for free and be entered for an opportunity to win! Log on to selccu.org, click on *Special Offers*, then select *Member Discounts* and look for the link to Turbo Tax.

¹ TurboTax \$25K Giveaway. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Giveaway ends 2/26/15. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$15,000. Retail value, \$15,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$25,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22F, San Diego, CA, 92129.



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Care Connection: Celebrating our most successful Toy & Food Drive ever!

