

Data processing conversion updates

By Neil R. Sommers, CEO

June 2015

We have made some progress on outstanding issues as a result of our core data processing conversion:

- **ATM Card / Debit Card:** As of May 20, we have returned to real-time processing of ATM withdrawals and point-of-sale debit card transactions.
- **Home Banking:** Both Quicken and Mint are available through SELCCU Online.
- **Touch Tone Teller:** Some of the prompts and terminology have changed. To assist you, a guide is available online and at both branches.

We will continue to work through any outstanding issues and provide updates via our Web site and Facebook. If you have questions or experience any difficulties, please contact us as soon as possible. Again, thank you for your patience and understanding.

Loyalty deserves to be rewarded.

Ask about our relationship discounts AND how you may qualify for an extra .25% discount if you currently have a vehicle loan with us.* Call 440-324-3400 / 800-451-6315, stop in or apply through SELCCU Online. Promotion effective through Aug. 31, 2015.

* Annual Percentage Rate. Fixed rate on all new and used vehicles, model year 2008 and newer. Rates are determined by product, term and creditworthiness. SELCCU may finance up to 100% MSRP on new vehicles and up to 100% NADA retail value on used vehicles. To qualify for 2.25% A.P.R., credit score must be 730 or higher with term up to 47 months and you must have a current vehicle loan with SELCCU. Additional .50% discount may be earned with TWO of the following: 1) setting up Direct Deposit into your Share Draft Account; 2) setting up automatic loan payments from your Share Draft Account; 3) maintaining a balance of \$5,000 or more in your Share Savings Account; or 4) signing up for SELCCU Online and Bill Pay. Sample monthly payment at 2.25% A.P.R. for 47 months=\$22.26 / \$1,000 borrowed. Other rates and terms available. Rates and terms are subject to change without notice. No internal refinances; any refinanced vehicle loan must be from another financial institution. Loan must be disbursed by Aug. 31, 2015.



GM credit union discount

In addition to our current auto loan promotion, the Credit Union Member Discount from GM offers credit union members exclusive discounts on a new Chevy, Buick or GMC vehicle. This is in addition to the most current incentives and special offers!

Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member.

See us first to get pre-qualified for your loan, then visit LoveMyCreditUnion.org to see how much you can save and to request your GM Authorization Number.

Discount Cedar Point tickets

We have a limited number of discount tickets available for purchase from any teller at our main office in Elyria or our Lorain branch.

Document Shred Day – Saturday, June 27

Members are invited to bring old paper documents for safe, secure shredding and disposal on Saturday, June 27, 2015, 9 a.m. – noon. A Shred-It mobile unit will be in the rear parking lot of our main office on Griswold Road in Elyria. *Please note: no cardboard boxes, documents with large binder clips, or plastic (three-ring binders, DVDs, CDs, VHS tapes or credit cards).*

Verify your credit union membership to keep saving with Sprint

As a SELCCU member, you're eligible for monthly wireless discount with the Sprint Credit Union Member Discount. If you're already enjoying the savings, Sprint periodically needs participants to verify eligibility so they can continue to receive the discount and waived activation fees.

Current Sprint Customers: You need to provide proof of discount eligibility (credit union membership) when you upgrade your device if it has been 20 or more months since you last validated.

New Sprint Customers: You need to verify membership within 30 days of activation.

Members can verify credit union membership using the free Love My Credit Union Rewards app. The app is available from the Apple Store and Google Play – just search for “Love My Credit Union Rewards.” Verification takes just a few minutes to complete and will ensure you'll continue to receive the Sprint savings, plus the app also lists all Love My Credit Union Rewards discounts.

If you'd rather fill out the verification form and fax it in, to learn more or to download the form, go to LoveMyCreditUnion.org/Sprint.

Don't forget the Bill Pay Sweepstakes ends June 30. Go to www.selccu.org, click on Special Offers, then select Bill Pay Sweepstakes.



\$1,500 Vacation Loan available

Rates as low as 5.20% A.P.R.*
with a 12-month term.

With your Vacation Loan, you'll be automatically entered to win a \$250 Visa Travel Card.**

(Use of loan not limited to vacation funds.)

**Annual Percentage Rate. Fixed rate. To qualify for 5.20% A.P.R., credit score must be 730 or higher. All new loans require application and credit approval. Rates are determined by product, term and creditworthiness. Rates and terms are subject to change without notice and membership is required. Sample monthly payment on a loan of \$1,500 with a fixed rate of 5.20% A.P.R. for a maximum term of 12 months=\$128.55. Other rates and terms available. Promotion rates effective May 1-June 30, 2015. Loan must be disbursed by June 30, 2015. Apply in person, through SELCCU Online or call 440-324-3400 / 800-451-6315. **No purchase or account relationship necessary. Entry form available from Member Services. For complete rules, log on to www.selccu.org.*



We've got a loan for this.

Ask how our Personal Loan can help with medical bills, debt consolidation or unexpected expenses. Call or stop in to find

out if you qualify for a rate as low as 7.20% A.P.R. ♦

♦Annual Percentage Rate. Fixed rate. Unsecured personal loan limit cannot exceed \$15,000 per individual member and \$20,000 per member household. 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. Other rates and terms available. Offer valid May 1 - June 30, 2015. Loan must be disbursed by June 30, 2015. Apply in person, through SELCCU Online or call 440-324-3400 / 800-451-6315.

Need a little seed money?



With our Home Equity Line of Credit, you can plan for home improvement projects or other large expenses. Through July 31, 2015, take a draw of \$5,000 or more on a new or existing Home Equity Line of Credit and you'll be automatically entered to win a \$500 Home Depot® gift card.**

***Annual Percentage Rate. Variable rate of 3.25% is based on the Prime Rate as quoted in the Wall Street Journal on March 31, 2015. Rates and maximum Loan-to-Value (LTV) are determined by product, term and creditworthiness. HELOC draw cannot exceed available credit limit. Sample payment for HELOC at 3.25% A.P.R. with a 10-year term=\$9.78/\$1,000 borrowed. Minimum payment=\$100/month. All new loans require application and credit approval. Other rates and terms available. Rates and terms are subject to change without notice and membership is required. Offer valid only for owner-occupied, single-family residential properties in Lorain*

County and surrounding counties. Loans secured by liens on your property. Hazard, and if applicable, flood insurance required. Promotion valid May 1-July 31, 2015. Apply in person, through SELCCU Online or by calling 440-324-3400 / 800-451-6315. No purchase or account relationship required. Entry form available from Member Services. For complete rules, log on to www.selccu.org.