

Shared Interest – April 2016

SELCCU's Make Money Matter Campaign Saves YOU Money!

When you need a new car, purchase a home or just need extra money for expenses, why spend more than you have to on your interest rate? We are working hard at SELCCU so that you can save money for the things that you *want to do*. For us, this means keeping our rates lower than other institutions so our members can use their hard-earned money on things that matter to them.

In 2016, our goal is to save our members \$500,000 in loan interest and fees. Go ahead, take that family vacation, get the big toy you've had your eye on or finally start that home improvement project. Because borrowing at SELCCU means you'll have a lower rate, which means more money in your pocket for what matters to you.

To learn more about SELCCU's Making Money Matter campaign and to see our progress on the \$500,000 savings goal, visit www.makemoneymatterlorain.com.

There's No Place Like Home

Home is for happiness, family time and relaxing. That's why we're committed to offering affordable home loans with lower rates and fees than other lenders. In fact, you could save \$1,120.50 or more on your mortgage by refinancing at SELCCU.* We have no origination fees, no application fees and applying is a quick and easy process. Call us at 440-324-3400 to learn more about how you can save money on your mortgage today!

**Savings based on average application and origination fees of market competitors. Loan savings is based on a 15-year mortgage up to 80% Loan-to-Value (LTV) on a primary residence. Available on first mortgage loans up to a maximum 15-year term. All new loans require application and credit approval. Terms 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. Hazard, and if applicable, flood insurance required. Offer valid for refinances only – not available for mortgages used for home purchase. Apply in person, through SELCCU Online or by calling 440-324-3400/800-451-6315.*

The World is Waiting for You!

Are you planning a trip? Take SELCCU with you! We're waiving the \$9.00 purchase fee for our Visa® Travel Card*. Now through April 30.

**\$2.95 reload fee applies. Gift cards are not included in the promotion. Certain restrictions may apply. Ask for details.*

It's Time for a Fresh Start

If you ever plan on borrowing money (for a car, home, or even education), simply put, you need good credit. When you need to establish credit or rebuild your credit but don't know where to begin, we can help with our Credit Builder Loans. Borrow up to \$1,000 with competitive rates.

Unsecured individual member and/or member household loan limits apply. 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. Apply in person, through SELCCU Online or call 440-324-3400/800-451-6315.

Mobile Banking

Mobile banking is an important service to Ohioans, according to a consumer survey conducted by the Ohio Credit Union League.

In 2014, there were less than a billion mobile banking users worldwide and the number of users globally is forecast to grow to 1.8 billion over the next three years, according to thefinancialbrand.com. That would mean more than 25 percent of the world's population will use mobile banking by 2019.

Eighty-eight percent of Ohioans recently surveyed by the Ohio Credit Union League said their financial institution offers mobile banking, and 75 percent of respondents said they utilize it – or would if it was offered. The survey did reveal some skepticism from respondents about the safety of mobile banking. While 61 percent of respondents said they believe mobile banking is completely safe, 36 percent said they aren't sure, and 3 percent said they don't believe mobile banking is safe at all.

With mobile banking usage and concerns about its security on the rise, here are a few safety measures you can take to protect your information.

- **Password Protection.** – *When creating a password, make sure to use a combination of capital and lowercase letters, numbers, and symbols. If available on your mobile device, utilize biometrics authentication such as fingerprint scanning, iris scanning, or voice recognition.*
- **Protect your PIN.** – *Memorize your PIN rather than writing it down and make sure it's a unique number, not something simple like 1-2-3-4.*
- **Safeguard Lost or Stolen Devices.** – *By using Apple's "Find My Device" or Android's "Lookout," users can recover missing mobile devices, as well as wipe them clean of all personal data before the information has been comprised.*
- **Internet Safety.** – *Only access sensitive information such as mobile banking services or online purchases when on a secure/password-protected network.*

Care Connection

Introducing our new Care Connection logo!

We will be collecting donations for the Children's Developmental Center (CDC) throughout the month of April. For anyone who wishes to participate, SELCCU will have donation bins at both credit union locations. The CDC is requesting preschool games, Playdoh sets, cars and toys, batteries, school glue, unscented bubbles, green theraputty, Legos, pretend food, Hide and Squeak Eggs and Fit Decks. All requests can be found at Toys R Us, Walmart and Amazon.com.

Employee Spotlight

Meet Emily Hawkins. Emily started her career with SELCCU in October 2015 as a teller. Prior to joining the credit union, she earned her Associates Degree in police science from Lorain County Community College and a Bachelor's Degree in criminal justice from Youngstown State University. Emily loves working at the credit union because of the day to day interactions with her members and peers. When she is not helping our members, Emily is busy planning and prepping for her 2017 wedding, spending time with family, attending her nephew's sporting events and playing with her two puppies. Be sure to stop by and see Emily next time you are at the credit union!

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