

# SHARED INTEREST



A FRIENDLY LITTLE NEWSLETTER  
FOR THE SELCCU COMMUNITY OF  
LORAIN COUNTY

DECEMBER 2016

## PROTECT AND SAVE YOUR MONEY WITH NEW SELCCU SECURE CHECKING



SELCCU is proud to announce an exciting new enhancement to our checking account product suite! Introducing SELCCU Secure Checking, the checking account built for your security by keeping your money safe and offering smart discounts on financial services and everyday purchases. All security and savings benefits are included with your account for a low monthly service charge.

### Spend Smarter

Save when you spend with the following banking and entertainment benefits:

- Free online banking, mobile banking, and bill pay
- Your choice of paper statements or e-statements at no additional fee
- Interest-bearing account
- Access your account nationwide with Shared Branching access and 50,000+ surcharge-free ATMs
- Financial planning services available
- No minimum balance or direct deposit requirements
- Savings on vision, prescriptions, and dental services\*
- Exclusive offers and discounts at thousands of retailers through the Shopping Rewards™ program\*
- Travel and leisure discount membership

### Enjoy Peace of Mind

Rest easy knowing you and your family are protected by our comprehensive IDProtect® service,<sup>1</sup> which includes:

- Comprehensive identity theft resolution services
- Debit and credit card registration\*
- 3-in-1 credit file monitoring and credit report\*
- Total identity monitoring of over 1,000 databases\*
- Identity theft expense reimbursement coverage<sup>2</sup>
- Cellular telephone protection up to \$300<sup>2</sup>
- Accidental death & dismemberment insurance up to \$10,000<sup>2</sup>
- Debit Advantage™ buyer's protection and extended warranty offerings<sup>2</sup>

Take advantage of our new checking account designed for your safety and convenience. Open yours today at your nearest SELCCU branch or call (440) 324-3400 for more information.

\*Registration and activation required. Health discount savings product is not insurance or an insurance substitute. IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (Service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee member. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household. <sup>2</sup>Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.



### THE GIFT EVERYONE CAN ENJOY

We all have that person on our gift list that offers NO clues as to what they want or need. This holiday season give them the gift everyone can enjoy. Visa® gift cards are available for purchase at our branches and give recipients the freedom to purchase whatever they wish! Through the end of December, members can purchase Visa® gift cards for a special price of \$1.50 per card for the first 10 cards\* (regular value \$3.00/card). This is a great option for employee gifts, stocking stuffers, or anyone on your list. Make SELCCU your one-stop-present-shop... visit your nearest branch to take advantage of our half-price gift card special.

\*Special \$1.50 purchase price applies to the first 10 cards purchased; any cards purchased in excess of 10 will be assessed the regular price of \$3.00 per card.

### RIDE INTO 2017 IN YOUR NEW CAR

Start off the New Year cruising in the fast lane. Finance a new or used car at SELCCU or transfer your existing auto loan from somewhere else for a rate as low as 2.17% APR\*. Resolve to pay less in interest and fees with payments as low as \$297/month!

Stop by today to apply, log onto SELCCU online, or call (440)324-3400. Act fast - this special auto loan rate ends as we usher in 2017.



\*Annual Percentage Rate. Fixed rate on all new and used vehicles, model year 2009 and newer. Rates are determined by product, term, creditworthiness and subject to approval. To qualify for 2.17% APR, credit score must be 730 or higher with terms up to 72 months. To qualify for 3.17% APR, credit score must be 680-729 with terms up to 72 months. Sample monthly payment at 2.17%, 72-month term is \$14.83 per \$1000 financed. Sample monthly payment at 3.17%, 72-month term is \$15.27 per \$1000 financed. Promotional rates only apply to purchases and refinances from other financial institutions. Other rates and terms available. \$297 payment example based on \$20,000 auto loan at lowest 2.17% APR for 72-month term. Relationship discounts are not applicable during promotion. Rates and terms are subject to change without notice. Promotion is effective Nov 15-Dec 31. Apply in person, through SELCCU Online (www.selccu.org) or call 440-324-3400 / 800-451-6315.

## DECK THE HALLS (AND YOUR WALLET!)

Holiday expenses have you feeling chilled? Warm up to the season with our Holiday Loan special! Borrow up to \$1,500 for your holiday memories at a rate as low as 5.20% APR\*. Use for whatever will make your holiday season a little brighter. Monthly payments are as low as \$128.56\*. Applying is easy – stop by one of our branches, log onto SELCCU online or call us at (440) 324-3400.



SHOPPING



GIFT EXCHANGE



PARTIES



TRAVEL

# SELCCU GIVES BACK

Care Connection in Action



### Salvation Army Toy & Food Drive

Don't forget to donate toys or select food items at your local branch of SELCCU now through December 10 as we partner with the Salvation Army for our annual holiday food and toy drive.

### Donation Requirements:

**TOYS** – New, unwrapped toys for boys and girls ages 0-14  
**FOOD** – Non-expired non-perishable food items. Popular donations include essential items such as canned chili with beans, canned meat (chicken, tuna, etc.), canned vegetables, canned soup with vegetables, peanut butter and canned fruit

### You're So "Sweet!"

SELCCU sponsored a bake sale on Friday, November 18 and Saturday, November 19 to raise funds for Second Harvest Food Bank of North Central Ohio. With your help we raised over \$250! Thank you for supporting your credit union in making this time of year a special one for Lorain county families in need



## 5 HOLIDAY TRAVEL TIPS YOU NEED TO KNOW



**Plan ahead with detours.** Chances are wherever you're driving this holiday season, lots of others are, too. Look up alternate routes in advance in case traffic becomes unbearable. Scenic detours may take longer, but a view that doesn't include bumper-to-bumper traffic can't be beat!



**Tell SELCCU you're traveling.** Call us in advance of traveling to let us know where you're visiting and for how long; this ensures your credit and debit cards don't get flagged for fraud when making out-of-state purchases.



**Travel on the holiday.** Most people do their traveling on the day(s) following a major holiday. Plan your travel around returning home ON the holiday to avoid long lines and big crowds.



**Use Shared Branching.** No matter the road trip, your accounts at SELCCU are always accessible via the Shared Branching network. You can conduct basic transactions at thousands of partner credit unions both domestically and abroad. See if there's a Shared Branching credit union on your route by visiting [www.sharedbranching.org](http://www.sharedbranching.org), or download the Co-Op Shared Branching app today.



**Apps can be your best friend.** Most of the time technology makes our lives easier, and traveling is no exception. Check GasBuddy for the cheapest places to fill up on the road, download GateGuru to see just how long you'll spend in airport security lines, or use Flight Status for live updates on flight delays, baggage numbers, and more.

## UPCOMING BRANCH CLOSINGS

This is a friendly reminder that SELCCU will be CLOSED for business on the following days in December and January:

- Monday, December 26 – Christmas Day
- Monday, January 2 – New Year's Day

As always, you have access to your accounts 24/7 with SELCCU Online (SELCCU.org) and Touch-Tone Teller (440-324-2445/800-850-4539). We will resume regular hours on Tuesday, December 27 and January 3, respectively. **From all of us at SELCCU we wish you a safe and joyous holiday season with family and friends.**

## WELCOME NEW EMPLOYEES

Next time you stop by our main office some friendly new faces may greet you. We're pleased to introduce you to the newest tellers.



*I have lived in Elyria my entire life. I have 6 beautiful children, soon to be married next October. It has been great working here at SELCCU - everyone is so nice, and the members are great. I can't wait to see what the future here brings! - Penny Thompson*



*My hobbies include skydiving twice a year in Sandusky and trying a new restaurant once a month. I usually wear a smile because it takes more muscles to frown! - Carla Harris*



We're so excited for these new additions to the SELCCU crew and know they will both do a wonderful job giving our members the care and attention they love from their credit union.

Main Office: 340 Griswold Road - Elyria, Ohio 44035  
Lorain Branch: 4459 Oberlin Avenue, Suite 101  
Lorain, Ohio 44053  
440-324-3400 · 800-451-6315  
[www.selccu.org](http://www.selccu.org)

YOUR SAVINGS INSURED TO \$500,000 PER ACCOUNT

**AMERICAN SHARE INSURANCE**  
**ESI EXCESS SHARE INSURANCE**  
Your deposit accounts in this credit union are each insured up to \$500,000 through a combination of \$250,000 of primary deposit insurance from American Share Insurance and \$250,000 of additional insurance provided by Excess Share Insurance Corporation.  
This institution is not federally insured.  
MEMBER ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



\*APR = Annual Percentage Rate, Fixed Rate. To qualify for 5.20% APR, 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% APR for a maximum term of 12 months is \$128.56. No member relationship discounts will apply. Promotion rates effective October 15 - December 31, 2016. Loan must be disbursed by December 31, 2016.