

SHARED INTEREST



A FRIENDLY LITTLE NEWSLETTER FOR THE SELCCU COMMUNITY OF LORAIN COUNTY

NOVEMBER 2016

DECK THE HALLS...AND YOUR WALLET!

We all know that "the most wonderful time of the year" often ends up being the most expensive time of the year. Did you know that, according to a study conducted by the American Research Group, **Americans planned to spend \$882 on gifts alone in 2015?**

If that statistic has you saying "Bah, Humbug!" our Holiday Loan special may make your season a little brighter. **Borrow up to \$1,500 for your holiday memories at a rate as low as 5.20% APR***. Use for whatever you need this season:



SHOPPING



GIFT EXCHANGE



PARTIES



TRAVEL

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 440-324-3400/800-451-6315.

*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.

WELCOME NEW EMPLOYEES

We've got several new faces waiting to greet you at your next trip to the credit union! Please join us in giving a warm welcome to the following new employees: Donna Garcia (Teller) and Melissa Blazina (FSR Accounts Specialist). We're thrilled to have each and every one of them as part of the SELCCU family. Welcome aboard!

I have lived in Lorain all my life and went to the public schools here. I met my husband at the Lorain YMCA and have been married 37 yrs. I have 4 daughters. I am so glad to be able to work here at SELCCU - everyone is so nice and helpful! I am happy to serve members and help wherever I am needed. Looking forward to meeting you!
-Donna Garcia, Teller

I have 4 years of banking experience with FirstMerit. I live in Avon Lake and was a stay at home mom for 15 years to my two children. I enjoy sports and spending time with friends and family. I'm very happy to be here at SELCCU!
-Melissa Blazina, FSR Accounts Specialist

THANKS FOR CELEBRATING WITH US!



A big "thanks!" to the many members who celebrated International Credit Union Day with us during the week of October 17. This year's theme was "The Authentic Difference" and emphasized the core cooperative principles that make credit unions unique from banks, fintech startups, and other financial institutions. Credit unions have lived these principles since their founding in the 1850s, when German workers became fed up with loan sharks and chose instead to unite together to offer each other affordable credit.



Here at SELCCU we celebrated with you all week long with gift basket giveaways, prize drawings, food in the lobby, and more. Thanks for joining us for these events and OWNING your role as the best part of our credit union!



KEEP YOUR EYES ON YOUR MAIL.

We have an exciting product enhancement coming soon!

SPECIAL OFFER ON VISA® GIFT CARDS

We all have that person on our shopping list that is impossible to buy for. This holiday season get them the gift they're sure to love! Visa® gift cards are available for purchase at our branches and give recipients the freedom to purchase whatever they may want or need. **Now through December 31 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 else on your list. Make SELCCU your one-stop-shop this holiday season – stop in today to purchase your half-price gift cards!

*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.





SHOPPING WITH A CREDIT OR DEBIT CARD WHAT YOU NEED TO KNOW

As we approach Black Friday and the holiday shopping season, our credit and debit cards see a lot of extra action. Here are 3 tips to ensure you're shopping safely, securely, and conveniently with your credit and debit cards:

Monitor your transactions. Unfortunately with increased consumer spending comes increased fraud. Check your accounts regularly with a watchful eye for suspicious transactions (our SELCCU Online and Touch-Tone-Teller services make doing so easy and convenient!). Contact the credit union immediately if you notice any irregular spending patterns.

Know your limits. Nothing is worse than waiting in a long line at the store and having your transaction declined. If you're planning on doing major shopping, don't forget that all SELCCU credit and debit cards have daily spending limits for security purposes. (ATM Cash Withdrawals - \$250, Debit Cards - \$1,000, Credit Cards - \$5,000) These limits are enforced over a 24-hour period, so remember to plan ahead if you're planning to make large purchases, travel arrangements, etc. Concerned about hitting the daily limit? Choose your SELCCU credit card for worry-free spending!



Apply online with SELCCU Online



Call us at 440-324-3400 or 800-451-6315



Visit one of our branches

Don't spend more than you have to. The holidays are already expensive, so why spend extra unnecessarily on high interest payments? If you've already started taking advantage of seasonal deals with store credit cards, consider transferring those balances to a SELCCU Visa® credit card for a considerably lower rate. Now through November 30 get 3.99% APR* for the life of the transferred balance and no balance transfer fee! You'll also earn rewards for travel, cash back, and more plus NO annual fee.

*APR = Annual Percentage Rate. 3.99% APR offer applies to balance transfers from other Financial Institutions and retail store cards to SELCCU VISA® cards during the period of October 1 – November 30, 2016. Offer is not available for cash advances or purchases and SELCCU Visa® cannot be over limit or delinquent for this offer. Balances transferred during this period will remain at 3.99% until paid off unless account becomes delinquent, if account becomes delinquent, rate will revert to your standard rate. Minimum payments posted will be applied first to balances with lower APRs, this means balances with higher APRs are not reduced until balances with lower APRs are paid in full. Minimum payments are 2.5% of outstanding balance as of statement closing date. Refer to your original Visa® disclosures for all terms, conditions and payment allocations. Apply or request a balance transfer in person, or online at selccu.org, or call 800.451.6315. New Visa® cards require application and are subject to approval. Membership required.

Calling All Members!

Care Connection is hosting a toy and food drive in partnership with the Salvation Army and we need YOUR help. Donate toys or select food items at your local branch of SELCCU now through December 10 and make the holidays brighter for Lorain county families in need.

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, Canned fruit



Baked with Love

Need a sweet way to wrap up your week? SELCCU will be hosting a bake sale on Friday, November 18 and Saturday, November 19 during regular business hours. All proceeds will benefit Second Harvest Food Bank of North Central Ohio. Learn more about this community partner at www.secondharvestfoodbank.org.

Helping Us Help Others

Our members play an important part in helping us give back to important causes. With your help, we raised over \$200 for Care Connection through our wreath decorating drive and soliciting donations for breast cancer research. Thank you for helping us make a difference!

NOVEMBER BRANCH CLOSINGS

This is a friendly reminder that SELCCU will be CLOSED for business on the following days this month:

- Friday, November 11 – Veterans Day
- Thursday, November 24 – Thanksgiving 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 the business day immediately following each branch closure (Saturday, November 12 and Friday, November 25, respectively). **From all of us at SELCCU we thank our veterans and active military for their service to our country, and wish you a safe and wonderful Thanksgiving.**

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

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.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.

