

SHARED INTEREST



A FRIENDLY LITTLE NEWSLETTER FOR THE SELCCU COMMUNITY OF LORAIN COUNTY

OCTOBER 2016

TREAT YOURSELF TO MORE FUN!

It shouldn't cost you an arm and a leg to get the things you want and need. Whether you have a national-brand credit card or a big box store credit card, save yourself some cash and transfer your balance to a SELCCU Visa® credit card!

For a limited time, get 3.99% APR* for the life of the transferred balance and no balance transfer fee with a SELCCU Visa® credit card. Enjoy this great rate and also earn rewards for travel, cash back, and more as well as no annual fee.

Treat yourself to these savings and much more in celebration of SELCCU's 30th credit card anniversary!

*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.

Balance Transfer Rate
3.99% APR*



Apply for your SELCCU Visa® today!

- Apply online with SELCCU Online
- Call us at 440-324-3400 or 800-451-6315
- Visit one of our branches

INTERNATIONAL CREDIT UNION WEEK

During the third week of October, credit unions around the world will celebrate International Credit Union Week – a special time in our cooperative history.

Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world.

Credit unions all over the world have operated according to the same core principles since the 1850s, when a group of weary German workers, tired of being exploited by loan sharks, formed the world's first credit union by banding together to provide affordable credit to each other.

THANK YOU FOR YOUR SERVICE, LORI!

After six years of service, we will miss you, Lori. We hope you enjoy the extra time with your children. Best wishes to you.

Stop by the credit union that week and give us a chance to say "thanks!" Events for the week include:

- **All week: Visit our branches and register to win one of ten gift baskets**
- **Monday, October 17 9am -11am : Donut holes and coffee**
- **Thursday, October 20 11am - 1pm: Spin the wheel to win a prize!**
- **Friday, October 21: Hot dogs from 11 – 2**

Thank you for your membership. We hope to see you during International Credit Union Week!

A NOTE FROM JAN:

Working here has been such a part of my life for 20 years. I am very much a people person so all my co-workers are my family and just being able to help our members gives me such a self-worth feeling. My plans are on a day-to-day plan - - whatever I want!! I will get to go and see my Mom in Michigan and help my grandkids when I can. My advice to members has always been that they made a good choice on becoming members here. As we have added so many new options for them I know that this is where they need to be. My favorite SELCCU memory was the Christmas Party of 2012. I was on the committee and we did an old-fashioned Christmas where we wore crazy sweaters, and the room was decorated in olden days, we played games, the food was great and I think everyone was here. Thanks for all the memories.

-Jan Doyle

WISHING JAN A HAPPY RETIREMENT

Please join us in extending best wishes to Jan Doyle, who is retiring from the SELCCU family on October 29, 2016. Jan started with us as a part-time employee on October 7, 1996 and went full-time on August 2, 2010. Jan has been an esteemed member of the SELCCU family for 20 years, and she will be greatly missed by members and colleagues alike. Thank you Jan Doyle for your 20 wonderful years of service, you will be missed and impossible to replace.



**SAVE
\$900 OR MORE**
on your auto loan!

VOTE FOR YOUR FAVORITE FALL DECORATION IN OCTOBER!

It's time for our employees to roll up their sleeves and get creative with SELCCU's annual fall decoration contest – and we need YOUR help! This October, five teams of eight employees each will decorate fall-themed wreaths to display in the lobby of our main office location. Members will be asked to come into either of our branches between October 12 – October 31 and vote for their favorite design by putting your spare change in the corresponding piggy bank (at the Elyria location) or corresponding photo (Lorain branch).

The winning wreath will be announced the last week of October, and members can also participate in a silent auction for the wreath raffle that same week. All of the money we raise through this fun project will go to Care Connection, which helps local non-profit organizations give back to those in need.

CHRISTMAS CLUBS TRANSFERRED ON OCT 1

All Christmas Club accountholders should see their Christmas Club funds in their savings account as of 10/1/2016.

SELCCU GIVES BACK



Donation Made to Local Children's Hospital

Our generous staff members contributed \$150 to Children's Miracle Network through participation in the annual Miracle Jean Day for Miracle Kids on September 14th. The funds were donated to the Rainbow Babies & Children's Hospital in Cleveland. One in 10 kids in North America is treated at a Children's Miracle Network Hospital each year. A simple \$5 donation could supply 10 diapers for a premature baby. A \$25 donation could provide five baby blankets. Since its beginning, Miracle Jeans Day has raised more than \$4 million to help fund life-saving medical needs in Children's Miracle Network Hospitals.

Support Breast Cancer Awareness

SELCCU will be taking donations throughout the month of October to support breast cancer awareness; the funds raised will go to a local breast health organization or breast cancer research and support.



If you want an easy way to rock some extra money in your pocket, now is the time to tune up the savings! From now through October 15 on any new or used auto loan or if you refinance an auto loan from another institution, get one percent cash back and enjoy 90 days no payments!

1% CASH BACK

Earn one percent cash back to use the cash for holiday expenses – up to \$500!*

AND 90 DAYS NO PAYMENTS

And jam to no payments for 90 days!**
For example, if your payment is \$300 a month, you could save \$900!

Visit www.MakeMoneyMatterLorain.com today to see how much you can save! Applying is easy:

- Apply online with SELCCU Online
- Call us at 440-324-3400 or 800-451-6315
- Visit one of our branches

Let SELCCU help you rock out to some great savings this fall!

*Up to 1% rebate on auto loan financed with School Employees Lorain County Credit Union, maximum amount \$500. Minimum loan amount financed for this offer is \$10,000, vehicle model year 2009 or newer, may not exceed 100% NADA retail value, and current vehicles financed with SELCCU do not qualify for this offer. Rebate will be deposited into account at time of loan closing. Offer available Sept. 1 - Oct. 15, 2016, and loan must be disbursed by October 15, 2016. Offer subject to approval, rate determined by creditworthiness, vehicle age, and terms offered. Rates subject to change at any time, may not be combined with any other offer. **Interest will continue to accrue and payment deferral applies to first 90 days of loan term.

HOLIDAY CLOSING: COLUMBUS DAY

This is a friendly reminder that SELCCU will be CLOSED on Monday, October 10 in observance of Columbus Day. You can still access your accounts anytime day or night with SELCCU Online (www.SELCCU.org) and Touch-Tone Teller (440-324-2445/800-850-4539). We will resume regular business hours on Tuesday, October 11th at 9:00 am. From all of us at SELCCU, we wish you a wonderful three-day weekend!



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Lorain, Ohio 44053
440-324-3400 · 800-451-6315
www.selccu.org

ASI Your deposits are insured up to \$500,000. **ESI**
American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured. MEMBER ACCOUNTS ARE NOT INSURED OR SUBSIDIZED BY ANY GOVERNMENT OR GOVERNMENT-INSURED AGENCY.

