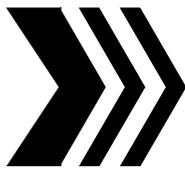


# SHARED INTEREST JULY 2017



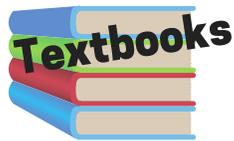
## Moving Forward Together



SCHOOL EMPLOYEES LORAIN COUNTY CREDIT UNION

Thinking about school expenses already? Don't let that ruin your summer!

# LET SELCCU HELP



Call us today about our personal loan options!



## Give a Backpack to a Child in Need!

For every loan opened in June & July we will donate a backpack with school supplies to a student in Lorain County!

Open up a:

And we'll donate:



Personal Loan or Credit Card

**1** BACKPACK



New or Used Auto Loan

**2** BACKPACKS



Home Equity or Home Mortgage Loan

**3** BACKPACKS

Want to help out but don't need a loan? We will also be collecting school supplies in both our Lorain and Elyria offices to donate to Lorain County schools until July 31st. Visit [www.SELCCU.org](http://www.SELCCU.org) to see a list of items we are collecting.

Limited time offer. Promotional dates effective June 1, 2017-July 31, 2017. Loan must be disbursed by July 31, 2017. Apply in person, through SELCCU Online or by calling 440-324-3400/800-451-6315. Backpacks (valued at \$50) will be donated to schools within Lorain County, Ohio. This is not a charitable deduction for tax purposes.

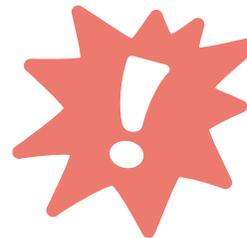
MAKE THE MOST OF YOUR SUMMER BEFORE IT'S OVER!

VACATION LOAN RATES AS LOW AS

# 5.20%

APR\*  
BORROW UP TO

# \$1,500



FOR AS LONG AS  
**12 mos**

**Last  
Chance for  
Summer  
Vacation!**

\$1,500 Vacation Loan: Rates as low as 5.20% A.P.R. on a 12-month term. \*Annual Percentage Rate. Fixed rate. To qualify for 5.20% A.P.R., credit score must be 720 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=\$128.56/month. Other rates and terms available. Promotion effective May 15-July 31, 2017. Loan must be disbursed by July 31, 2017. Apply in person, through SELCCU Online or call 440-324-3400 / 800-451-6315.

Your Second Chance at  
a Better Auto Payment!

Refinance rates as low as

**2.17%**  
APR\*

Just because you already have a loan for your car doesn't mean you're stuck with it until it's paid off. Maybe your credit score has improved since you opened it, maybe you didn't get the best deal at the dealership or maybe you are struggling to make your payments. You can always refinance for the opportunity to save!

\*Annual Percentage Rate. Fixed rate on all used vehicles, model year 2010 and newer. Promotion offered on refinancing of vehicle loans from other financial institutions ONLY. \$10,000 minimum loan amount required. To qualify for 2.17% A.P.R., credit score must be 690 or higher with a maximum term of 72 mos. Sample payment on a vehicle loan with 2.17% A.P.R. for 72 mos.=\$14.83/\$1,000 borrowed. 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. All new loans require loan application and credit approval. Relationship discounts not applicable with this promotion. Other rates and terms available. Rates and terms subject to change without notice. Limited time offer. Promotional dates effective June 1- August 31, 2017. Loan must be disbursed by August 31, 2017. Apply in person, through SELCCU Online or by calling 440-324-3400 / 800-451-6315.

## Money Camp

Learn it, then earn it!



July 17th-19th  
9am-11:30am daily  
Children Ages 9-12



For more details or to reserve a space,  
contact Marketing by July 7th at:  
(440) 324-3400 x119

\*Minimum of 8 participants, maximum of 30.

## DID YOU KNOW...?

You can download a browser extension through Secure Checking's Shopping Rewards™ that will automatically give you cash back for shopping online at thousands of stores? Log onto [www.SecureChecking.com](http://www.SecureChecking.com), click the menu option "Save" and access Shopping Rewards™. The browser extension will automatically alert you that you could be earning cash back when you visit a qualifying site and give you the option to "accept" or "decline" the offer. You can use the cash back you earn towards future online purchases or have a check sent directly to you. There are no coupon codes needed, let technology do the saving for you!

### CREDIT UNIONS MAKE GOING AWAY TO COLLEGE EASY!



- With over 5,400 Shared Branches nationwide there is bound to be a branch close to campus. There's no need to open up another new account with a financial institution just because it's close to campus; you can perform deposits, withdrawals, make payments and cash checks with your SELCCU account at any one of these shared locations. There's even an app you can download to find the nearest branch or ATM on the go! Visit [www.SELCCU.org](http://www.SELCCU.org) for more information on Shared Branching.
- SELCCU is part of the Alliance One and CU24 ATM networks. This gives you access to over 50,000 surcharge-free ATMs across the U.S.  
- Our Visa Platinum Rewards Credit Card has a rate as low as 8.9% APR\*, no annual fee, no balance transfer fee\*\* and no cash advance fee.

\*Annual Percentage Rate. Individual rate determined by creditworthiness criteria. Rates are as low as 8.9% APR and may be different based on your individual credit history. Must have credit score of 700 or above to qualify for the 8.9% rate. \*\*Transfer the balance from any other financial institution's credit card(s) up to the available limit on your SELCCU Visa. Subject to approval.

 Main Office: 340 Griswold Road Elyria, Ohio 44035

 440-324-3400 or 1-800-451-6315

 Lorain Branch: 4459 Oberlin Avenue Suite 101 Lorain, Ohio 44053

 440-282-4600 or 1-800-451-6315

 [www.SELCCU.org](http://www.SELCCU.org)

YOUR SAVINGS INSURED TO \$500,000 PER ACCOUNT



AMERICAN SHARE  
INSURANCE



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.

