



SHARED INTEREST



OCTOBER 2018

SELCCU'S

# PRODUCTS & SERVICES



We offer loans for new and used autos, motor homes, motorcycles, boats, jet skis, ATVs and other recreational vehicles, OR let us refinance your existing vehicle loan from another financial institution.



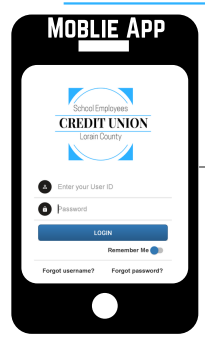
We offer many types of home purchase or refinancing fixed rates and Adjustable Rate Mortgages (ARMs) for up to 30 years.



Quick, easy and flexible. Whether you're looking for a faster way to pay off existing debt, getting married, or taking a dream vacation, SELCCU Personal Loan offers plenty of options to build the right loan for you.

We have a Home Equity Line of Credit (HELOC) with a checkbook for quick access to your line of credit.

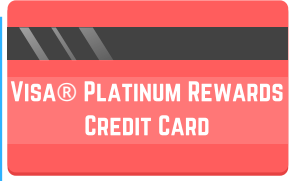
We also offer Home Equity installment loans.



Check balances on the go with a simple swipe prior to logging in  
Quickly sign-in using touch ID or password for specific account information  
Real-time transaction history for loans, share drafts, and savings integrated in one location  
Transfers: account to account, scheduled, pending ACH and check withdrawal transfers are available  
View Locations and ATMs: find all branch locations, hours, contact info, directions and identify ATMs.  
**NEW** REMOTE DEPOSIT CAPTURE- scan checks and transmit the scanned images and/or ACH-data to SELCCU for posting and clearing.



**Share Savings Account:** You can open a Share Savings Account with a minimum deposit of only \$5. This is referred to as your Membership Account.



**NO annual fee.**  
**NO fee for the balance transfer from another credit card.\*\***  
**NO cash advance fee.**

Earn Reward Points & redeem for merchandise, travel or better rates on select SELCCU products/services OR choose the Cash Back Rewards option.



**Basic:**  
Our free checking account for ALL members who meet certain restrictions

**Secure:**  
All the benefits of our Basic Checking plus MORE! For more information about our Secure Checking view the next page.

\*\* Transfer the balance from any other financial institution's credit card(s) up to the available limit on your SELCCU Visa.

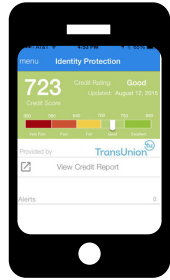
Subject to approval.

# MANAGE MORE THAN JUST YOUR MONEY.

WITH SELCCU'S SECURE CHECKING, YOU RECEIVE SIMPLE, EASY-TO-USE SECURITY AND SAVINGS BENEFITS.

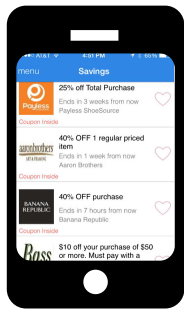


## ✓ ID PROTECT<sup>1</sup>



- Fully Managed Recovery with Comprehensive Identity Theft Resolution Services – With IDProtect, a dedicated fraud specialist will be assigned to manage your case. The Specialist will handle the recovery process until your identity is restored.
- Identity Theft Expense Reimbursement - Up to \$10,000 Identity Theft Expense Reimbursement to cover expenses associated with restoring your identity.
- Monitoring Total Identity Monitoring – monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised.
- 3-in-1 Credit File Monitoring – provides daily monitoring of your credit files with Equifax®, Experian®, and TransUnion® for key changes to your reports. Alerts are sent via email or text message (if activated).
- 3-in-1 Credit Report – request a new credit report every 90 days or upon receipt of a credit alert.
- Credit Score – receive a new single bureau credit score with every new credit report.

## ✓ TRAVEL, LEISURE, SHOPPING REWARDS™ AND DISCOUNTS



- Buyers Protection covers items for 90 days from the date of purchase against accidental breakage, fire, or theft.
- Extended Warranty extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than 5 years.
- Access to exclusive offers and discounts at thousands of leading online retailers, printable and redeemable online coupons.
- Shop online using our customized shopping portal and receive cash back.
- Cashback will be held in your Shopping Rewards account to use towards future purchases - or conveniently sent to you as a check.

## ✓ FAMILY HEALTH DISCOUNTS



- Prescription discounts.
- Vision: Save on exams, glasses, contact lenses, and corrective surgeries.
- Discounts on Dental procedures.

## ✓ CELL PHONE PROTECTION<sup>2</sup>



- Covers first 3 phones listed on the cellular phone bill.
- Covers damage or theft; up to 2 claims per year; up to \$300 per claim with a \$50 deductible per claim.
- Mobile phone bill must be paid through your SELCCU Checking account.

**Registration/activation on Econocheck's website, [www.securechecking.com](http://www.securechecking.com), is required in order to receive these benefits.**

<sup>1</sup> IDProtect service is a personal identity theft protection service available to personal checking account owners and their joint account owners. The service is available to non-publicly traded businesses and their business owner(s) listed on the account (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 and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

<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.

🏠 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



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.