

SHARED INTEREST



A FRIENDLY LITTLE NEWSLETTER
FOR THE SELCCU COMMUNITY OF
LORAIN COUNTY

SEPTEMBER 2016

TUNE UP THE SAVINGS with your next auto loan

This fall, we are going to help you ROCK OUT with your new car by giving you our best deal yet. Now through October 15, finance a new or used vehicle loan with SELCCU and get a low rate and these awesome perks:



TURN IT UP TO \$500 CASH BACK*

Earn one percent cash back to use the cash for holiday expenses



JAM TO NO PAYMENTS FOR 90 DAYS**

No payments for the first three months



AMP THE SAVINGS WITH AN EXTRA \$900

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 440.324.2445
or 800.451.6315



Visit one
of our branches

*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 deferment applies to first 90 days of loan term

SELCCU DONATES OVER 300 BACKPACKS

to Local Kids in Need

Approximately 312 students in Lorain County are kicking off the school year with a backpack full of new school supplies thanks to School Employees Lorain County Credit Union's Build-A-Backpack charitable loan program. Each loan opened at the credit union during the months of June and July provided backpacks to local children in need.



SELCCU staff members spent several days in August assembling backpacks and delivering them to public schools in Lorain County based on need and size. "Kids can only start school ready to achieve if they have the necessary supplies to do so," said Neil Sommers, CEO at SELCCU. "Our Build-A-Backpack initiative was a win across the board for Lorain County educators, students, and families. Not only did our members save money on their loans by choosing our not-for-profit credit union, they also helped make this school year more affordable for local families and the teachers who often go into their own pockets to stock their classrooms with supplies."

Thank you to all of the members who financed loans at the credit union this summer and helped local students in need.

PACK THE PARK

On August 19th our staff enjoyed a fun-filled evening at the Lake Erie Crusher's game for Pack the Park Pink Night. Everyone wore their pink shirt in support of Breast Cancer Awareness while we battled the Traverse City Beach Bums. You may have seen our very own Tyler Johnston throw out a first pitch. We may have come up short on the field, but with such perfect weather and a great firework show we were all winners!

NEW HIGH SCHOOL. NEW ATM.

Lorain High School has new digs this coming fall thanks to the completion of a brand new state-of-the-art facility, and SELCCU is part of this project! As of mid-September, we will have a new ATM machine located on the premises near the Athletic Hall of Fame and gymnasium. Now our student members and parents alike can grab some quick cash on their way to class or to the big game. Thank you to Lorain County School District for the opportunity to continue to be your financial partner.





MINI GRANTS ARE BACK!

SELCCU's Mini-Grant program accepts grant requests for classroom projects from pre K-12 educators in Lorain County. The grants are meant to assist teachers who may not have funding or other resources for creating innovative and educational classroom experiences.

FUNDING CRITERIA

Each project will be judged on its own merit, in its own category, and decisions will be strongly influenced by the following criteria. Projects should be:

- Innovative and creative. Requests for equipment and supplies (i.e. calculators, paper, art supplies, books, etc.) will not be funded unless they are a component of a broader, more creative project. Please note that a majority of weight will be based on this standard.
- Designed to include as many students as possible in the current school year.
- Designed to have the ability to contribute to student learning in subsequent years.
- SELCCU funding should have a major impact on project implementation. If, to be successful, a project requires more than SELCCU's \$250 grant, the budget must outline the source of additional funding needed and whether it has been confirmed.
- Presentation is the first connection between you, your project, and the reviewing committee. Please proofread for accuracy and clarity.
- It is required that a copy of your proposed project be furnished to your school principal. Grant money will be sent to your school specifically for the project submitted in the Grant request.

Projects that will not be funded:

Field trips, Guest speakers, Faculty travel or Projects that provide prizes, incentives, or rewards for student performance

APPLICATION SUBMISSION PROCESS

- Individuals may submit only one project per granting period.
- If multiple teachers are working together on one project, only one submission will be allowed and only one grant will be awarded.
- All Mini-Grant applications must be submitted electronically through our web site at <https://www.selccu.org/form/44/selccu-mini-grants.html>

Application deadline for Mini-Grants is October 31, 2016 and the Mini-Grants will be awarded the first week of December. Applicant must be a member of SELCCU.

**STUDENTS
START THE
SCHOOL YEAR
with savings**

We at SELCCU wish all of you a safe and happy school year. Students can save big and have fun by utilizing our various savings account options:

Captain Cash Savings Club: A savings account for children up to age 12. Benefits include a savings startup gift bag, a prize with each deposit and birthday card with a present from the Captain Cash treasure chest.

M3 Checking: For teens age 13 – 17. A checking account for teens created by teens. The account has no monthly service charge and no minimum balance requirement, unlimited check writing and a Visa Check Card. Must have a parent or legal guardian joint on the account.

Drop by one of our branches to sign up for your Captain Cash or M3 account today!

CARE CONNECTION IN ACTION



Annual Salvation Army Shoe Voucher Program

Each year SELCCU accepts donations for the Salvation Army's annual Back to School Shoe Voucher program, which helps provide school shoes for local children in need. This year we are pleased to announce that we collected \$642.00 in donations!

Shop with a Cop Program

Also this summer we sold candy bars to help support the "Shop with a Cop" program in conjunction with the Lorain Fraternal Order of Police. We were able to collect \$200 in cash to sponsor a local child's Christmas.



We would like to take a moment to introduce you to Tiphaney Grossestreuer, our new Marketing and Communications Coordinator. Tiphaney brings over six years of extensive marketing knowledge with her and is excited to bring new and creative concepts to the SELCCU community. Tiphaney loves spending her free time with her family, and enjoying the outdoors, especially paddle boarding which is her new favorite hobby! Along with Tiphaney, Kelsey has also joined the SELCCU team at the beginning of August as a Marketing Assistant. She has earned an Associate's Degree in management from Lorain County Community College and a Bachelor's Degree in marketing from Kent State University. Prior to joining the team, she worked as a teller at a credit union and at Target. She is eager to learn and excited to grow with the credit union!

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