

Shared Interest

CONNECTING THE MEMBERS OF THE SCHOOL EMPLOYEES LORAIN COUNTY CREDIT UNION

January 2016

Patti Baker Retires After 29 Years

It is with great fondness that we announce the retirement of Patti Baker at the end of January. Patti joined the SELCCU staff in 1986 as a teller, moving up to many other positions and responsibilities over the years - until her current position as Financial Service Representative. Patti worked with many school treasurers' offices in setting up direct deposits & payroll deductions. Currently, one of her primary responsibilities is overseeing more than 650 IRA accounts, along with her other duties of opening accounts and providing great customer service to our members. Patti says, "After 29 years and four computer system conversions, it is time for me to retire! I have enjoyed meeting so many wonderful people over the years and making so many friends along the way. Many of my co-workers have been like family to me and have helped me get through some difficult life experiences. I'm looking forward to the new phase in my life. I will miss everyone, but leave with my sincere wishes for a happy & prosperous future to all." We know you all join us in wishing Patti well as she starts a new chapter in her life. Congratulations Patti!



Brian Brown Takes on a New Business Adventure

It is with sadness that we must also announce that Brian Brown, Student Development Representative will be leaving SELCCU for another position outside of the United States at the end of January. Brian has been with SELCCU for 3 ½ years and has been instrumental in designing & implementing the student branch activities & financial education programs throughout educational facilities in Lorain County. "I have enjoyed being a part of the SELCCU team and am thankful for the opportunities given to me during my time here," said Brian. We know that school staff & students alike who have benefitted from your programs will miss you greatly. All of us wish you all the best in future endeavors.



It's the Winter Smile-Maker



Auto Loan Savings Worthy of a Selfie

It's easy to beat the blues this winter with an auto loan from SELCCU. Kick off your new year's resolutions by saving in interest and fees. In fact, members save over \$850 in interest just by having their auto loan with the credit union. What could you do with an extra cash in your pocket?

With rates as low as 1.99%APR*, purchase a new auto or refinance your existing loan from another financial institution and save more. Use those savings to take a fun family winter adventure and enjoy the smiles!

Beat the winter blues in 3 easy steps:

- Find a new or used car of your dreams or refinance your current auto loan from another financial institution.
- Apply online at selccu.org, by phone at 440-324-3400 or in person.
- Use your savings for a fun-filled winter adventure. Start smiling!

*Annual Percentage Rate. Fixed rate on all new and used vehicles, model year 2009 or newer. Does not include any internal refinanced loans. To qualify for 1.99% APR, credit score must be 730 or higher with a maximum term of 60 months. Sample payments on vehicle loan with 1.99% APR for 60 months = \$17.53/\$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. Rates and terms subject to change without notice. Limited time offer. Promotional dates effective January 1, 2016 through February 29, 2016. Loan must be disbursed by February 29, 2016. Apply in person, through SELCCU online or by calling 440-324-3400/800-451-6315. \$1000 interest savings based on national average - Credit Union National Association Member Benefit Report September, 2015.

Holiday Debt Can Be Like an Ugly Holiday Sweater



You Can't Get Rid of it Fast Enough!

But we can help with our Visa® balance transfer offer! Consolidate that ugly debt into a lower interest rate.

Promotional dates effective January 1, 2016 through February 29, 2016. Take advantage of locking in a rate as low as 3.99% APR until your transfer balance amount is paid in full*.

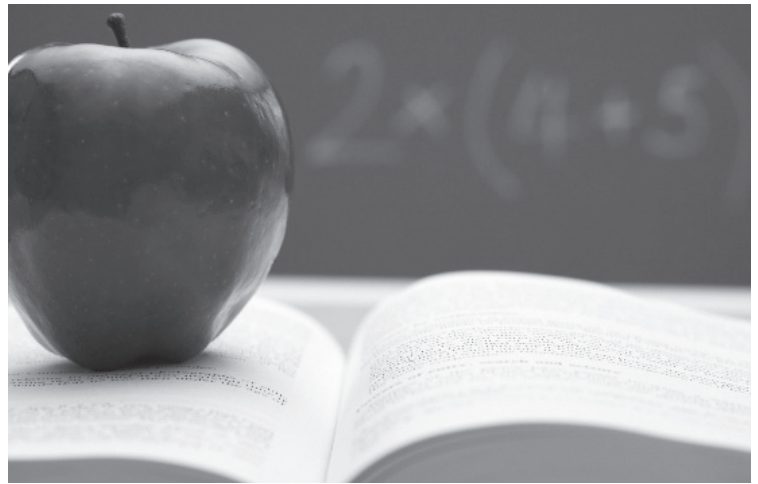
**Fixed rate. Membership is required. All new credit cards require application and credit approval. To qualify for the 3.99% A.P.R., credit score must be 700 or higher. Monthly payment is 2.5% of the outstanding balance. Sample monthly payment on credit card balance of \$15,000 is \$375.00.*

2016 Young Adult Scholarship Program



Applications Now Available

It's time to announce our annual SELCCU 2016 Young Adult Scholarship. We will award up to four (4), non-renewable scholarships of \$1,000 each, including the Warren Wallace Education Major Scholarship. To qualify, you must be a SELCCU member, between the ages of 17-25, attending any college/university, trade school or skilled program, full time (12 credit hours) in fall of 2016. Applications for the Scholarship may be downloaded from our website at: www.selccu.org or picked up from either branch location. Deadline to submit an application is February 29, 2016.



2015 Mini-Grant Winners Congratulations to our SELCCU Mini-Grant recipients for these classroom projects:

Each teacher will receive a \$250 Mini-Grant to implement their project. The total number of students who will be positively impacted by these projects will be more than 1,083 during the 2015-2016 school year! Great job! We'll be looking forward to sharing their project success with our members in the coming months.

- "Exploring the Eastern Hemisphere", submitted by Kathryn Dillen of Keystone Middle School
- "Technology Enhancements", submitted by Suzanne Healy of Keystone Middle School
- "iPads, A New View for Teaching & Learning", submitted by Doug Sheldon of Langston Middle School
- "Less Stress is Best - Especially During Tests!", submitted by Judy Haggerty of Crestwood/Westwood Middle Schools



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Then share and invite your friends to like us too! We post stories, news items & SELCCU promotions.

**Our offices will be closed on Monday,
January 18th in remembrance of
Martin Luther King, Jr.**

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Accounts insured up to \$500,000 (\$250,000 ASI/\$250,000 ESI). By members' choice, this institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.