

# SHARED INTEREST



A FRIENDLY LITTLE NEWSLETTER  
FOR THE SELCCU COMMUNITY OF  
LORAIN COUNTY

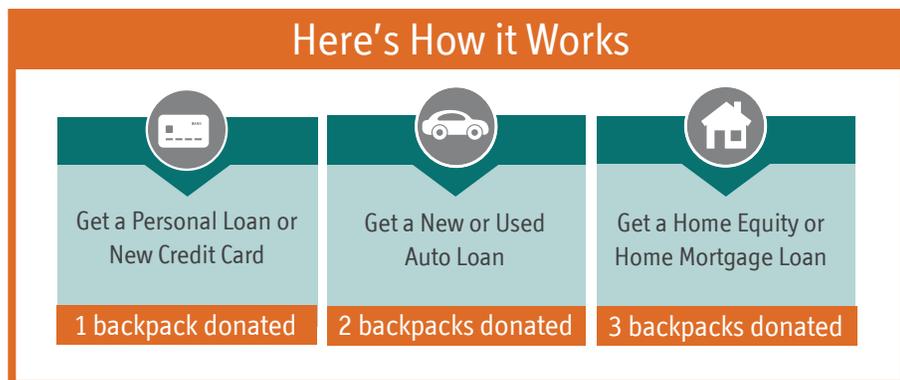
JULY 2016

## SELCCU'S MAKE MONEY MATTER CAMPAIGN GIVES BACK

We want to help you save and give to what matters!

Save more on your loans this summer and give a backpack to a child in need! From now through July 31, get a loan with SELCCU and we will give a backpack full of school supplies to a child in need in Lorain County.

### Here's How it Works



It's that simple – each loan booked at SELCCU this summer provides a backpack to a child in Lorain County. Financing a loan with us also has many benefits to you...not only do we have competitive rates giving you lower payments, we offer a variety of flexible terms and options for all of our loans. Need some extra cash to get you by, to make a large purchase, or for a last-minute summer vacation? Try a personal loan or Visa credit card! At SELCCU, you'll get a low rate and affordable payment with either option.

Whether you are in the market for a new or used car or want to lower your payment on an existing loan at another institution, there has never been a better time for an auto loan at SELCCU! Want to refinance your home or make home improvements? SELCCU has a home loan solution to fit your needs with our home mortgage and home equity loan options. And now through July 31, you'll also be donating a backpack to a child in need. This program is part of our 2016 Make Money Matter campaign where our goal is to save our members \$500,000 in loan interest and fees to put back into what matters. Helping our members with their finances as well as the local community is what matters to us. Learn more at [www.MakeMoneyMatterLorain.com](http://www.MakeMoneyMatterLorain.com).

\*Limited time offer. Promotional dates effective June 1, 2016 through July 31, 2016. Loan must be disbursed by July 31, 2016. 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.

## ADVENTURE AWAITS

It's waiting for you: a sandcastle on the beach, a hike in a national park, or a drive up the Pacific Coast Highway. Taking a vacation doesn't have to break the bank. Now through July 31, we are offering Vacation Loans. Members can borrow up to \$1,500 at a low fixed rate of as low as 5.20% APR\* with payments of just \$128.56 per month!

### VACATION LOANS

Borrow up to \$1500 for your summer memories!

Rates as low as

**5.20%** APR\*

APPLY ONLINE AT SELCCU.ORG!

This special low rate is the most affordable way to finance your vacation, as it is even lower than most credit card rates out there. Go ahead and let SELCCU help you make those summer memories. Apply in person, through SELCCU online or by calling 440-324-3400/800-451-6315.

\*APR = Annual Percentage Rate. Fixed rate. To qualify for 5.20% APR, credit score must be 730 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% APR for maximum term of 12 months is \$128.56. Promotion rates effective June 1 – July 31, 2016. Loan must be disbursed by July 31, 2016.

# TIPS TO HELP YOU KEEP YOUR COOL THIS SUMMER

GET MORE  
**LOLS**  
THIS SUMMER

## SUMMER TIPS FOR FRUGAL FUN!

**While temperatures are hot, hot, hot this summer, it doesn't mean your pocketbook has to suffer. Here are some great tips for frugal fun to make the most of your summer break:**

**Ready for some thrills?** Purchase discount tickets at your credit union! We offer discounted tickets to Cedar Point and Kennywood, which are available at both SELCCU branches.

**Thinking about a gym membership?** Wait until fall. With warmer temperatures, there is an almost endless list of things you can do outside to burn calories and have fun at the same time!

**Fly away!** With the advent of discount travel sites like Expedia and Orbitz, there are new websites and apps that search all of these sites for the best deal meaning you could get a dirt cheap plane ticket. Skyscanner.com is one of our new favorites because it searches over 1,200 trusted airline and travel sites.



**Have a green thumb?** Grow a garden! It is a great way to relieve stress, save you a ton of money at the grocery store, and keep you stocked with fresh produce all summer.

**Host a potluck BBQ!** Getting together with friends and family over a burger is a favorite American pastime, but hosting a BBQ with all the trimmings can be very costly. Try hosting a potluck BBQ instead. Invite your guests and inform them you will be providing the burgers/brats/hot dogs and let them choose a side, dessert, or beverage they would like to bring and share. **Bon appétit!**

**What is your favorite summer activity and how do you make it affordable?**

Visit our Facebook page and share with us and other members! Wishing you a safe and happy summer from all of us at School Employees Lorain County Credit Union.

## PREPAID TRAVEL CARDS

At SELCCU, we've got many ways to make summer travel affordable and convenient for everyone. Get more LOLs this summer with our free pre-paid travel cards! Especially useful for teens and younger members, they are safe, convenient, and a great alternative to cash and traveler's checks. For a limited time only, there is no fee to purchase these cards at SELCCU, which are regularly \$9 per card.

At the time of purchase, you may load up to \$3,000 on the card and then use it everywhere Visa debit and credit cards are accepted! Use it for point-of-sale transactions or you may obtain cash from your card at any ATM location that bears the brand mark displayed on your card. Unlike cash, the travel card can be replaced if lost or stolen. You may also reload the card multiple times with a minimum reload of \$20.

**Attention all travelers!** Notify us before you go. If you plan on traveling out of the area this summer or any time and using your SELCCU Visa credit card to make purchases, please visit our website at [www.selccu.org](http://www.selccu.org) and fill out our Visa Travel Form. This is important for us to know in case we need to contact you concerning your card or any card transactions that are made.

**Thank you and safe travels!**

**Follow us on Facebook!** As always, share and invite your friends to follow us too! We post stories, news items & SELCCU promotions.

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