

SELCCU Members,

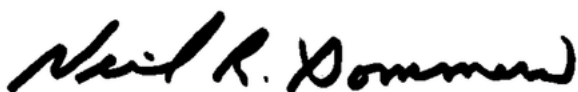
At School Employees Lorain County Credit Union it is our mission “to exceed expectations with superior service and products that will promote members’ financial success, while operating in a financially sound, ethical manner.” In order to fulfill our mission, we are excited for our members to take advantage of the benefits of our new Secure Checking Account beginning this month. In addition to providing exclusive deals, discounts and savings opportunities at hundreds of retailers within one convenient account, Secure Checking also offers robust account protection in the form of identity theft services and credit file monitoring\*. For members with our Secure Checking Account, any suspicious activity on their credit report will be monitored in real-time, flagged, and sent via email so they can take immediate action to keep their accounts and identity safe and secure. As a society that makes purchases, investments, and has their personal information in numerous places, we want to make sure our members are taking the right steps to stay safe. With that being said, it is especially important to have quick and easy access to credit and identity monitoring systems as the world digitizes and cyber-criminals adapt.

For over 20 years, SELCCU has offered checking accounts without increasing fees while continuing to add new products and services, such as Online Banking, Online Bill Pay, e-Statements, and Mobile Banking. Offering these services were once a premium feature to member accounts but are now essential to everyday transactions and account maintenance. The implementation of Secure Checking will be the first step in adopting the latest banking technology to make your banking experience even easier and up-to-date in the future, including mobile deposits, person-to-person payments, and more. While we acknowledge that addition of a monthly service fee is new to our membership, we believe the savings, security, and convenience benefits far outweigh the minimal expense of this account.

We encourage you to use these products and see the great value in them. In most cases, you’ll save more than the monthly service fee cost. Please ask us about how you can benefit from this account and if you are unsure if it is the right fit for you, ask us about our alternative checking account.

Contact us directly us at (440)324-3400/(800)451-6315 or send a secure message via the contact form at [www.selccu.org/contact](http://www.selccu.org/contact) and we’ll work together to help you navigate these changes to our checking account offering.

Sincerely,



Neil R. Sommers, CEO

\* IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (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 member. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household. 1Source: Association of Certified Fraud Examiners



# Moving Forward Together



SCHOOL EMPLOYEES LORAIN COUNTY CREDIT UNION

## HOLIDAY CLOSING

We will be closed on  
**Monday, January 16th**  
in observance of  
Martin Luther King, Jr. Day.

## START SAVING FOR SHRED-IT DAY!!

We will be having another Shred-It day in June. Start collecting your sensitive documents and discard them in a secure way!



## Young Adult Scholarship

Stop in a branch or visit [www.selccu.org](http://www.selccu.org) to download an application.

**DEADLINE: FEB 28, 2017**

## First Mortgage

**NO APPLICATION FEES  
NO ORIGATION FEES**

15 YEAR REFINANCE  
RATES AS LOW AS

**3.75%**  
APR\*

\*Annual Percentage Rate. Rates are determined by product, term and creditworthiness. Available on refinancing of first mortgage loan to a maximum 15-year term. Rates on 15-year terms are as low as 3.75% for members with credit scores of 730 and above. Sample payment on mortgage loan at 3.75% with a 15-year term=\$7.28/\$1,000 borrowed. All new loans require application and credit approval, maximum Loan to Value (LTV) cannot exceed 80%. Other rates and terms available. Rates and terms are subject to change without notice and membership is required. Offer valid only for owner-occupied, single-family residential properties in Lorain County and surrounding counties. Hazard, and if applicable, flood insurance required. Apply in person, through SELCCU Online or by calling 440-324-3400 / 800-451-6315.



## DID YOU KNOW..?

On average a movie ticket cost \$9.00 in Lorain County. With your NEW Secure Checking Account you are able to purchase DISCOUNT movie tickets for \$5.99!\*

Visit [www.securechecking.com](http://www.securechecking.com) for more information.

\*Some restrictions may apply.

## SAVE THE DATE

## Annual Meeting & Dinner

Tuesday, April 18th.

More information about tickets will be available in February.

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

440-324-3400 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.

