

Shared Interest – November 2015

Warm Up to Our Holiday Loan!

We're offering cozy rates as low as 5.20% A.P.R* on a \$1,500 loan with a term of 12 months. Call, stop in or apply through SELCCU online at www.selccu.org

** Annual Percentage Rate. Fixed rate. To qualify for 5.20% A.P.R., 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% A.P.R. for 12 months=\$128.55. Loan must be disbursed by Dec. 31, 2015. Promotional rates effective Oct. 1-Dec. 31, 2015. Apply in person, through SELCCU Online, or call our main office 440-324-3400 / 800-451-6315.*

Visa® NFL Sweepstakes

Use your SELCCU Visa Card through Nov. 30, 2015 and you'll be automatically entered for a chance to win a trip for two to SuperBowl 50 in Santa Clara, CA ~ home of the San Francisco 49ers. Grand prize includes:

- Two tickets to SuperBowl 50 on Feb. 7, 2016
- Three-night hotel accommodations
- Ground transportation to and from airport, hotel and all scheduled activities
- Two tickets to NFL Experience
- \$500 Visa Gift Card
- \$1,000 spending money (awarded in the form of a check)
- Visa SuperBowl-themed merchandise
- Tax check

In addition, there will be a first prize drawing for a \$5,000 check to throw your own Super Bowl party. More details can be found by visiting www.selccu.org, clicking on Special Offers and selecting NFL Sweepstakes.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA SUPER BOWL 50 SWEEPSTAKES. Non-purchase entries and purchase entries have an equal chance of winning. Open only to legal residents, 18 or older as of 9/01/15. For details on non-purchase entries, see Official Rules (PDF) or visit visa.com/goldenmvp. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes begins 9/01/15 and ends 11/30/15. Sponsored solely by Visa U.S.A. Inc. The NFL Entities have not offered or sponsored this Sweepstakes in any way.

Board Member, Andrew Lingler Completes CUNA Volunteer Certification Program Board Track

We are pleased to announce that Board Member, Andrew Lingler has completed the CUNA Volunteer Certification Program Board Track. Areas of study in the program include: Safety & Soundness; Governance; CEO Oversight; Board Operations & Development; and, Strategic Planning.

Mr. Lingler has been a Board Member since 1989. He is a retired math teacher from Midview Schools, the former Lorain Catholic & Holy Name in Parma Heights. Additionally, Mr. Lingler was a part time professor at Lorain County Community College for 30 years. He is married to his bride of 48 years, Sandra. Together, they have three children & three grandchildren.

Join us in congratulating Mr. Lingler for his accomplishment, along with his life-long dedication to SELCCU, and the education community. We all are so very proud of you.

Employee Spotlight – Kathy Garvey, Member Services Manager

Meet Kathy Garvey. Kathy has been with SELCCU since May '99 and has been in the credit union industry for over 22 years. She manages a staff of nine employees in the Member Services Department. In her role as Member Services Manager, Kathy helps to fulfill the financial needs of our members...both in savings and

lending. Of course, what Kathy likes best about her position is the relationships between our members and the staff, and the positive impact that her department makes on all of our members' lives by helping them achieve their financial goals. Next time you're making a visit to SELCCU, make sure you stop by Kathy's office and say, "hello!"

Changing Jobs???

Make sure that you notify us about any changes to your employment status. If you have payroll distributions/loan payments set up from your current direct deposit, they will not carry over to your new employer's direct deposit. Call our office at 440-324-3400 or stop by the branch to update your records. Thanks.

International Travel Tips – Using your Visa Card to Make Purchases Abroad

Your Visa card is accepted at millions of places worldwide, making it a safe and convenient way to make purchases abroad. Use these simple travel tips to rest easy and enjoy your trip.

- Remember to notify SELCCU where and when you'll be travelling.
- Take note of the Visa Global Customer Assistance (GCAS) emergency number for destination and keep it separate from your cards.
- Be sure you know your 4-digit PIN. Some merchants may require a four-digit numeric PIN when using a debit card and/or chip card.
- Make note of your 16-digit Visa account number and keep it in a safe place separate from your cards.
- Check the spending limits or restrictions on your card. Your cards may have daily spending or withdrawal restrictions. Be sure you have enough funds in your account and that your payments are up to date. You may also want to contact SELCCU to request an increase to your spending limit.
- Review the benefits available on your card. Benefits, such as Purchase Protection and Travel Insurance, can enhance your trip. Review your cardholder agreement to determine which benefits are included on your card.
- Check your card's expiration date before your trip.
- Research the current exchange rate for your destination at www.visa.com/exchange to compare Visa's competitive rates to those offered by foreign exchange bureaus. Remember to include any additional fees.

This Thanksgiving season, we are truly blessed and thankful for all of our Members, and we appreciate their business and confidence in our staff here at School Employees Lorain County Credit Union, Inc.

Here are some thankful thoughts from our SELCCU staff...

Shannon B. - *"I'm thankful that SELCCU is a trusted resource for our members' financial needs."*

Kathy G. - *"I'm thankful for our members' patience during our data process conversion and their ongoing support!"*

Carl V. - *"I am thankful for my wife Jennifer and our new addition to our family this year, our beautiful daughter Eliana Grace. My wife is a great mom to our daughter and she is my rock and support. My daughter has changed my life.... She has already got her Dad wrapped around her finger and she's only 3 months old...She's great, they're both great and that's what I'm thankful for."*

Brian B. - *"I'm thankful for the people that pay it forward. So to all those good Samaritans... thank you!"*

We will be closed on Wednesday, November 11th in observance of Veteran's Day.