

## Meet Becky Ryan Monschein, Teller/HUB Manager

April 2015

Becky is an Elyria native who graduated from Elyria High School. After graduation, she spent many years in retail management followed by positions at a finance company and as a bank mortgage loan originator. In 2001, she joined the credit union as a loan consultant.

In 2007, Becky received a promotion to teller/HUB manager. She oversees the activities of seven tellers, who process a variety of transactions for members, and four HUB coordinators, who also process transactions and perform a variety of duties including those related to account opening and loans. Of her credit union experience, Becky said, "Employees and members give the credit union a family atmosphere. I feel good coming in every day to help our members with their finances."



## We can make car shopping sweeter



We're offering rates as low as **1.89% A.P.R.\*** through May 31, 2015! Stop in and get pre-qualified for your vehicle OR check out Member Showroom Auto Buying. Go to [www.selccu.org](http://www.selccu.org) and click on *Special Offers*, then select *Member Showroom Auto Buying*. Through the site, you can request FREE price reports on the make and model of the new or used car you want, then lock in your pricing with Program Certified Dealer.

Not ready to buy? Ask about refinancing your vehicle loan from another financial institution.

\*Annual Percentage Rate. Fixed rate on all new vehicles and used vehicles, model year 2008 and newer. Rates on vehicle loans 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. To qualify for 1.89% A.P.R. credit score must be 730 or higher with a maximum term of 60 months. Sample monthly payment at 1.89% A.P.R. for 60 months=\$17.49/\$1,000 borrowed. To qualify for 2.89% A.P.R. credit must be 680-729 with a maximum term of 60 months. Sample monthly payment at 2.89% A.P.R. for 60 months=\$17.93/\$1,000 borrowed. Other rates and terms available. Relationship discounts not applicable. Refinanced vehicle loans must be from another financial institution to be eligible. Rates and terms are subject to change without notice. Apply in person or through SELCCU Online. Promotion is effective March 1 - May 31, 2015.

## Care Connection: Cornerstone Baby Shower

From April 6-May 9, we will host a collection of baby items to benefit Cornerstone Among Women, a faith-based pregnancy help center serving Lorain County. A list of needed items is posted in the lobby of both branches and on our Web site. Donations may be dropped off at either the Elyria or Lorain branch.



## Bill Pay Sweepstakes

Through June 30, 2015, members who enroll in our online Bill Pay or activate an e-Bill will be automatically entered to win the grand prize: getting paid back for the bill payments you make in April, May or June! For a better way to pay your bills, log on to [www.selccu.org](http://www.selccu.org). Through our Web site, there is an online demo with instructions on how to use Bill Pay. Please note: before you can pay bills online, you'll need to sign up for SELCCU Online and have a Share Draft (Checking) Account. Check out our Web site for contest details and rules.

*NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. OPEN TO INDIVIDUAL LEGAL RESIDENTS OF THE 50 UNITED STATES (D.C.) 18 YEARS AND OLDER. Employees of Sponsor, HelloWorld, Inc., and participating financial institutions (including PSCU-affiliated credit unions) are not eligible to participate. Business account holders are not eligible unless also consumer account holders. VOID WHERE PROHIBITED. Runs 4/1/15 through 6/30/15. For Official Rules, alternate method of entry, prize descriptions, and odds disclosure, visit [www.SweepsBillFreeLiving.com](http://www.SweepsBillFreeLiving.com). Sponsor: Fiserv Solutions, Inc., 255 Fiserv Dr, Brookfield, WI 53045*

## Basic Steps to Financial Fitness

April is Financial Literacy Month, nationally recognized in the United States as a time for financial institutions, schools, non-profit organizations and other entities to teach Americans how to establish and maintain healthy financial habits.

In late 2014, the Credit Union National Association released results of its most recent member/non-member survey. The top two financial concerns of those surveyed include 1) retiring without having enough money set aside and 2) not having enough "rainy day" savings.

If you share these top two concerns, these general guidelines may help:

- How much should you be saving? The conventional wisdom is to accumulate three to six months' take-home pay (income after taxes, Social Security, and other deductions) in a liquid savings vehicle. That can take time to build up, and you may need to raid your account even while you're adding to it. Still,

**"Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort."**

**~ Franklin D. Roosevelt**

if you consistently put aside 5% of your take-home pay, using Direct Deposit or Payroll Deduction, you'll reach your goal.



- For long-term retirement savings, at minimum put a percentage into your 401(k) that equals what your employer will match. Anything less and you're actually giving up free money. Ideally, contribute the maximum your employer allows, typically 15%, into your 401(k). Can't swing that much while you're saving for your child's future education expenses? Keep this in mind: You can borrow to meet higher education expenses, but you can't borrow for retirement expenses.

Talk to us today about your concerns, we have multiple products and services to help you meet your goals.

### Spring Things Sweepstakes

Every time you use your Visa credit or debit card from April 1 - May 31, 2015, you will be automatically entered to win \$5,000! For more details go to [www.selccu.org](http://www.selccu.org) and select *Special Offers*.