

Warm up to our Holiday Loan

October 2015

Take the chill out of holiday expenses with our \$1,500 Holiday Loan. We're offering cozy rates as low as 5.20% A.P.R.* with a term of 12 months. Stop in, call or apply through SELCCU Online.

** 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 440-324-3400 / 800-451-6315.*



Bill Pay Sweepstakes

Through October 31, 2015, you can earn the following rewards when you sign up for and use SELCCU Bill Pay:

- Music downloads
- Restaurant.com eGift Certificates
- eMovie downloads

Be our top earner and receive a \$50 Amazon.com Digital Gift Card. The following are just a few benefits of our FREE Bill Pay service:

- Pay all your bills in one place
- Stay organized by viewing details of all your past payments
- Receive eBills and bill payment reminders automatically

To use Bill Pay, you must be enrolled in SELCCU Online home banking ... you can get started by logging on to www.selccu.org and selecting Account Log In.



To qualify for the "Get Rewarded" incentives, between 8/1/2015 and 10/31/2015, Bill Pay subscribers must register, and must complete a combination of qualifying activities: add and pay new Bill Pay payees, activate a new eBill, setup a new eBill autopay, or establish a new recurring bill payment. Each of the bill pay payments must be at least \$10 and must be paid to another party

with a different mailing address from the primary bill pay account holder. Rules subject to change without notice. For complete details, and to register, visit billpayrewards2015.com. Restaurant.com is a trademark of Restaurant.com. All rights reserved. Visit dine.restaurant.com for complete Restaurant.com Terms & Conditions along with participating restaurants.

Save with the Sprint Credit Union Member Discount

Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a SELCCU member, you can save each month on your wireless data – plus have your activation and upgrade fees waived.

Our members can get:

- 10% discount on select regularly priced Sprint monthly data service
- Activation fee on new lines waived (\$36 savings)
- Upgrade fee waived (\$36 savings)

Ways to get your discount:

- Call 877.SAVE.4CU (877.728.3428) **OR**
- Visit your nearest Sprint store

Let them know you're a credit union member and mention Corporate ID: NACUC_ZZM.

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. To verify your membership, download the Love My Credit Union Rewards app in the Apple App Store or Google Play or www.Sprint.com/verify.

**We will be closed on Monday, Oct. 12
in observance of Columbus Day.**



Zero-percent financing might come with strings

Zero-percent financing isn't always the cheapest option. If you're applying for a new car loan with excellent credit, you might qualify for zero percent interest. Who wouldn't jump at the opportunity to purchase a car with zero-percent financing?

But don't get excited too fast. In addition to offering zero-percent financing on new cars, some manufacturers offer factory rebates. And typically, you can only choose one or the other. Paying no interest might seem like the better offer, but if you skip zero-percent financing (and pay a competitive interest rate) and take the factory rebate, the savings you receive after subtracting the rebate from the sale price might be greater than the savings from zero-percent financing.

Zero-percent interest on a new car can be a terrific deal. But depending on where you go, there might be a few catches. Some places only offer these attractive new

car rates on short-term leases or require a sizable down payment. And to compensate for any financial loss, the dealership might inflate the price of other costs, such as add-ons or the extended warranty.

Stop in and see us to get pre-qualified for your next auto loan. You may also take advantage of Member Showroom Auto Buying - a hassle-free car-buying experience that may save you money.

You will receive no-cost price reports on the make and model of the new or used car you want, then lock in your pricing with a Program Certified Dealer. There's no obligation to buy and your information will only be shared with the dealers you select. Go to www.selccu.org, click on Special Offers and select Member Showroom Auto Buying.

Information cited from: Valencia Higuera, GoBankingRates.com on MSN Money 9/9/2014 3:00 PM ET

Win a trip to Super Bowl 50

Through Nov. 30, 2015, every time you use your SELCCU Visa® Card, 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 and more!

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

Mini-grant applications due Oct. 31

Lorain County educators (grades preK-12) who are members of the credit union may apply for SELCCU's mini-grant program.

An overview of the program and grant criteria, plus the online application are available through our Web site: www.selccu.org. Go to the QuickLinks section and click on Applications/Forms, then select SELCCU Mini-Grants. Deadline for the online applications is Oct. 31, 2015.

Member Appreciation Lunch on Friday, Oct. 16

We will be hosting Member Appreciation Days the week of Oct. 12-17. Our celebration coincides with International Credit Union Day on Thurs., Oct. 15.

There will be free giveaways, and a gift basket raffle at both locations throughout the week. Also, make plans to join us at our main office or Lorain branch for a FREE hot dog lunch from 11 a.m.-2 p.m. on **Friday, Oct. 16.**

