

\$700 per child

Sept. 2015

That's the anticipated cost per child for school fees, field trips, extra-curricular activities and pay-to-play. We offer solutions for the school year with:

- 1) Back-to-School Loan: Rates as low as 7.20% A.P.R.* ■
- 2) Visa® Credit Card: Rates as low as 8.90% A.P.R.♦*

We'd like to help you find the best way to manage your back-to-school needs. Stop in, call or log on to our Web site.

* Combined unsecured personal loan and credit card limit cannot exceed individual member or member household limits. Offer valid July 1 - Sept. 30, 2015. Apply in person or through SELCCU Online.

■ Annual Percentage Rate. Fixed rate. All new loans require application and credit approval. Rates are determined by product, term and creditworthiness. To qualify for the 7.20% A.P.R., credit score must be 730 or higher. Rates and terms subject to change without notice and membership is required. Sample monthly payment on a loan of \$15,000 with a fixed rate of 7.20% A.P.R. for 60 mos. = \$298.51. Loan must be disbursed by Sept. 30, 2015.

♦ Annual Percentage Rate. Rates subject to change and membership is required. All new credit cards require application and credit approval. Rates are determined by creditworthiness. To qualify for the 8.9% A.P.R., credit score must be 700 or higher. Monthly payment is 2.5% of the outstanding balance. Sample payment on credit card balance of \$15,000 with a rate of 8.9% A.P.R. = \$375/month.



Mini-grant applications available online

Lorain County educators (grades K-12) who are members of the credit union may apply for SELCCU's mini-grant program. The mini-grants are designed to assist teachers who may not have funding or other resources for creating innovative and educational classroom experiences.

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 Days coming in October

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. Details on giveaways, prize drawings and a free hot dog lunch on Oct. 16 will be posted on our Web site and Facebook.

Marianne Jalowiec retires after 34 years

After 34 years with the credit union, Marianne Jalowiec retired at the end of August. As a loan underwriter, she was responsible for assisting countless members through approving their loans. When Marianne began working for the credit union in its early days, there was minimal staff and she says, "I did a little of just about everything" to ensure members received the products and services they needed.



As the credit union grew, she accepted the role of Financial Services Representative, eventually becoming a loan underwriter for the credit union. In addition to her role at the credit union, Marianne was instrumental in the development of SELCCU's Care Connection program, which provides support to local social service agencies through donated items or funds.

Marianne will be greatly missed by members and staff ... we wish her the best in her retirement!

Don't let fees take their toll

Consumers are willing to pay for convenient financial services, but how much is too much? According to a 2014 bankrate.com survey, the average bank ATM fee is \$2.77 for non-customers and \$1.58 for customers, and the average bank non-sufficient funds (NSF) fee is \$32.74.

Banks are for-profit institutions; the profit motive influences the number and size of their fees. Credit unions are not-for-profit, so fees go back into the operation of the credit union for the benefit of members. With SELCCU, ATM fees are practically non-existent because our two ATM networks give you access to **more than 50,000 surcharge-free ATMs nationwide**. And the fees we do charge, such as NSF, are much lower in comparison to banks.

In general, some fees can be avoided. The most obvious step is making sure you don't routinely write checks without enough funds. Another fee you can sidestep is the dormant account fee. By maintaining activity on your account at least every six months, you may avoid the \$3 fee. By making small weekly or monthly deposits, you can not only build a fund for emergencies or other needs, but also save money by not paying a fee.

Stop by either our main office in Elyria or our Lorain branch, or call us at 440-324-3400 / 800-451-6315 to make sure you're taking full advantage of the credit union difference.

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. 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 and \$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.

Get rewarded with Bill Pay

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. And remember with Bill Pay you can:

- 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 On-line 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.