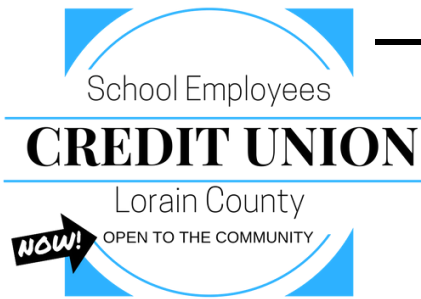
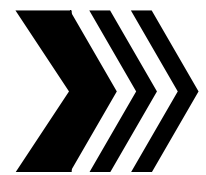


# SHARED INTEREST



## Moving Forward Together



OCTOBER 2017

### WE WILL BE CLOSED

**Monday, October 9th in observance of Columbus Day.**

As always, you have access to your accounts 24/7 with SELCCU Online ([www.SELCCU.org](http://www.SELCCU.org)) & Touch-Tone Teller (440-324-2445/800-850-4539)

Upcoming Holiday Closings:

Friday, November 10th & Saturday November 11th in observance of Veteran's Day.

### MINI-GRANT FOR EDUCATORS

Every year SELCCU awards four mini-grants up to **\$250 each** to educators from preK-12 classrooms in Lorain County. They are meant to assist teachers who may not have funding or other resources for creating **innovative** and **educational** classroom experiences.

Please visit [www.SELCCU.org](http://www.SELCCU.org) for additional information on funding criteria and to access the application.

**DEADLINE IS OCTOBER 31ST.**

CELEBRATE INTERNATIONAL CREDIT UNION WEEK WITH US!



STOP IN ONE OF OUR OFFICES AND GIVE US THE CHANCE TO SAY:

"THANKS FOR BEING A CREDIT UNION MEMBER!"

- **Monday, October 16th:**  
Donuts in our lobby from 9-11am
- **Friday, October 20th:**  
Hotdog lunch in our lobby from 11am-1pm
- **All Week:**  
Pick up a raffle ticket from our friendly staff for the chance to win a selection of gift cards and gift baskets.

#DreamsThriveHere



All Christmas Club account holders should see their **Christmas Club** funds in their savings account as of 10/1/2017.

## Visa® Balance Transfer

STOP PAYING RIDICULOUS INTEREST RATES!

Do you know what the interest rate is on your national-brand or big box retail credit card? Companies often offset their rewards programs with extremely high interest rates. For a limited time you can transfer these high interest credit cards over to our Visa® Platinum Rewards Credit Card for a balance transfer rate of 3.99% APR\* and an everyday interest rate as low as 8.90%APR\*\*. Not only can you save money on your past purchases, but you can save on future purchases too!

Balance Transfer Rate

**3.99% APR\***

for the life of the transferred balance

- **NO BALANCE TRANSFER FEE**
- **NO ANNUAL FEE**

\*APR=Annual Percentage Rate. 3.99%APR offer applies to balance transfers from other financial institutions and retail store cards to SELCCU VISA® cards during the period of October 1-November 30, 2017. Offer is not available for cash advances or purchases and SELCCU VISA® cannot be over limit or delinquent for this offer. Balances transferred during this period will remain at 3.99% until paid off unless account becomes delinquent, if account becomes delinquent, rate will revert to your standard rate. Minimum payments posted will be applied first to balances with lower APRs, this means balances with higher APRs are not reduced until balances with lower APRs are paid in full. Minimum payments are 2.5% of outstanding balance as of statement closing date. Refer to your original VISA disclosures for all terms, conditions and payment allocations. Apply or request a balance transfer in person, online at [selccu.org](http://selccu.org) or call 800-451-6315. New VISA cards require application and are subject to approval. Membership required.

\*\*Annual Percentage Rate. Individual rate determined by creditworthiness criteria. Rates are as low as 8.9%APR and may be different based on your individual credit history. Must have credit score of 700 or above to qualify for the 8.9% rate.

## It's time for our Fall Decorating Contest!

Once again SELCCU staff has divided up into teams and decorated autumn wreaths. It's up to you to help us decide which team wins! Stop in one of our branches and use spare change to vote for which wreath you think is the best. Not only can you vote for your favorite wreath, but at the end of the voting period you have the opportunity to bid on your favorite wreath to take it home. See below for more information.

Funds raised during voting and bidding will benefit Genesis House.

We will also be collecting supplies for Genesis House in our branches throughout the month. Visit [www.SELCCU.org](http://www.SELCCU.org) for a list of supplies we are collecting.

### VOTING

*Help us decide which SELCCU team made the best wreath!*

**When:** October 4-31

**How:** Drop a donation into the piggy bank that corresponds with your favorite wreath

### SILENT AUCTION

*Make a bid on your favorite for the opportunity to take it home!*

**When:** October 23-31

**How:** Stop by the information desk and ask to place a bid

## DID YOU KNOW...?

You can register your credit, debit and ATM cards with IDProtect's credit card registration service so that they can easily be canceled and replaced in the event of theft? Log onto [www.SecureChecking.com](http://www.SecureChecking.com) and visit "Credit Card Registration" under "Identity Protection" to register your cards. Once registered, all you have to do is call the Benefits Service Center if your cards are lost or stolen and they will work quickly on your behalf to notify card issuers and request a replacement card(s). Some card issuers may require cardholders to call them directly - however, IDProtect will alert card issuers regarding the lost or stolen card so the account can be noted and will contact card holder with further action required by the cardholder if any. If any unauthorized charges appear on your registered account(s) and the card issuer holds you responsible, they will pay the amount for which you are liable.\*

\*IDProtect will reimburse unauthorized charges up to the legal Maximum Liability for a total of \$2,500 for registered cards.

## SELCCU Gives Back



Thank you to everyone who stopped in for our bake sale last month. Together we raised over \$470 to donate to CUAid for Hurricane Relief. That's awesome!

SELCCU staff participated in Miracle Jeans Day and together we raised \$100 that will be donated to University Hospitals Rainbow Babies and Children!

## Coming Soon NEW MOBILE APP!

The Holidays are right around the corner. Ask how we can make your season more enjoyable this year and next year too! We have Christmas Club Savings, Gift Cards, Holiday loans and more!

Find us on social media!     @SELCCU1

 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

 440-282-4600 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.