



SHARED INTEREST

MOVING FORWARD TOGETHER

FEBRUARY 2018



Holiday Debt Overstaying It's Welcome?

DON'T SWEAT!

Let SELCCU help you pay it off.

PERSONAL Loans Rates as low as **7.95%** APR*

*APR=Annual Percentage Rate. Fixed Rate. To qualify for 7.95% APR, credit score must be 720 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.

FEB. BRANCH CLOSING

Washington's Birthday: Monday, February 19th
As always, you have access to your accounts 24/7 with **SELCCU Online** (www.SELCCU.org), **Touch-Tone Teller** (440-324-2445) and our **NEW Mobile App**.

The Cleveland Auto Show is February 23-March 4. Have you been pre-approved for your **NEW** car yet?



Saving you from fraud!

Please remember when calling in to check account information you will be asked a series of questions. This is to help us deter fraudulent activity in your account because we cannot confirm your identity visually. Identity thieves who gain access to your personal information will be able to answer basic security questions and access to your account, so we take it a step further to ensure that only **YOU** can access your account information via the phone. This extra step may seem unnecessary when you are trying to get access to your information; however, these questions are being asked for your safety and should not be difficult for you to answer.

60th Annual Meeting & Dinner Tickets



Ticket sales will begin March 1 for the Annual Meeting and Dinner on Tuesday, April 17th at the Spitzer Conference Center. Tickets will be \$12/person and may be purchased from any teller in Elyria or Lorain. Tickets are subject to availability and sales will end March 31.



Care Connection: Help others keep warm!

This winter season we are collecting the following items for Haven House's Emergency Shelter:

- Pillows
- Blankets (New or gently used)
- Toilet Paper
- Coats (New or gently used)

(If donating a gently used item please remember to wash it prior to dropping it off. Thank you!)

Surprise your Valentine with a fresh sweet!

On Friday, February 16 & Saturday, February 17 we will be hosting a bake sale in our lobbies. Profits will also benefit Haven House's Emergency Shelter.



ENDING SOON!

Young Adult Scholarship

The application for our 2018 Young Adult Scholarship is open. Please stop by a branch or visit www.SELCCU.org to download an application.

DEADLINE: February 28, 2018

Eligibility:

- Must be member of SELCCU
- Between ages of 17-25
- Registered to attend any post-secondary educational institution full time (at least 12 credit hours) in fall 2018

This program may award up to six (6) non-renewable scholarships of \$1,000 each, including the Warren Wallace Education Major Scholarship.

SELCCU reserves the right to revise, suspend or discontinue this program without notice. Up to three (3) scholarships will be awarded to graduating seniors and up to three (3) scholarships will be awarded to students currently enrolled as a full-time student at any post-secondary educational institution.

Eligible institutions include universities, colleges, technical schools, trade and vocational institutions.



PLEASE SHARE THIS OPPORTUNITY WITH ANYONE WHO CURRENTLY LIVES, WORKS, WORSHIPS OR ATTENDS SCHOOL IN LORAIN, CUYAHOGA, ERIE OR MEDINA COUNTY THAT WILL BE CONTINUING THEIR EDUCATION IN FALL 2018.



IT'S TAX SEASON

Please remember to double check your



ROUTING NUMBER & 10 DIGIT ACCOUNT NUMBER

when filing your 2017 tax return. You can find these numbers at the bottom of your personal checks. Please call for assistance if you are unsure which numbers to use.

TurboTax

As a SELCCU member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th.¹ Start TurboTax today for free!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information.

¹ Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

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

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.

