



**Southeastern  
Ohio Credit Union**

*Serving families now and in the future*

# Your Credibility

Fall 2017

## **ATTEND THE ANNUAL MEETING!!**

Yes this is our second Annual Meeting this year!! The State of Ohio is requiring we change our Annual Meeting to October instead of our normal February Meeting. From now on until further notice the Annual Meeting will only be held in October.

So.....You're invited to attend the Annual Meeting of Southeastern Ohio Credit Union, Inc. on Wednesday, October 25, 2017 at the Plumber's & Pipefitters Local 495 Union Hall Meeting Room located at 11306 East Pike Road in Cambridge. Please pay attention to the time and format of the meeting as that has changed also.

The meeting will be informal and all credit union members are encouraged to attend. Doors will open at 6 pm and the meeting will begin at 7 pm. A buffet featuring soup, sandwiches, cookies and beverages will be available from 6 until the meeting begins at 7 pm. Door prizes will be drawn immediately after the meeting. **YOU MUST BE PRESENT TO WIN.** There will be numerous cash prizes. The Grand Prize will be \$500 cash. Must be 18 and over to win.

In order to attend the Annual Meeting we must receive your reservation by October 13. Reservation slips have been mailed but you can also stop in or call to complete a reservation. There is a \$10 reservation fee per person attending. Upon your arrival at the Annual Meeting on Wednesday, October 25 you will be refunded your \$10 fee(s) so there will be no fee for you to attend.

The Credit Union office **WILL** be open that day. We will not have Annual Meeting sign ups sheets anywhere other than the evening of October 25 at the Plumbers & Pipefitters Local 495 Union Hall.

## **Why Credit Unions Are Worth Celebrating**

In 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 "Dreams Thrive Here," serves as a reminder of how effective credit unions like Southeastern Ohio Credit Union are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. (October 6) Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

Stop by the office on Thursday, October 19 for some refreshments for our International Credit Union Day celebration.

## President's Corner

Fall has arrived! Cooler temps, Friday night Football and the turning of leaves are my favorite time of year. The farmers are busy gathering in their harvest for the long winter ahead. And you will notice the animals seem to know it's time to prepare for harsher times. It just amazes me that we humans, the smartest of all earthly inhabitants, with a world of technology at our finger tips to help us make wise decisions, and yet many fail to prepare for future needs.

The Credit Union can be one of those resources to help you prepare. Whether it is helping you finance those things you didn't plan for or setting up a savings to help you plan for future needs, we are here to serve our members. We are People helping People.

This brings me to the subject of our Annual Meeting, which has been moved to October this year, and going forward each year thereafter. As a member of Southeastern Ohio Credit Union it is your duty to provide input and oversight to the operations of this organization. The Board of Directors has been elected by you, the members, to ensure that the Credit Union is following the policies and procedures set forth. The Annual Meeting is your opportunity to review the annual reports and provide input to the Board for the future operations. So, I would strongly encourage each member to attend the Annual Meeting. We have planned an evening of good food and some nice prizes to be given away but you must attend to be eligible for the prizes. I hope to see you all there!

Your Board President,  
Olivia D. Edwards

## HOLIDAY CLOSINGS

Columbus Day	Mon., Oct. 9
Veteran's Day	Fri., Nov. 10
Thanksgiving	Thurs., Nov. 23
Christmas	Mon., Dec. 25
New Year's	Mon., Jan. 1

## HOLIDAY LOAN

Southeastern Ohio Credit Union will again be offering two Holiday Loan Specials. Members can choose between \$1,200 for 10 months or \$1,800 for 12 months. These loan specials will be offered from Nov. 1, 2017 until Jan. 31, 2018. Stop by or call the credit union and let us help make your holidays a little more cheerful. Rates based on credit worthiness. Rates and terms subject to change without notice. Loans subject to credit approval.

## Pre-BLACK FRIDAY

Southeastern Ohio Credit Union will be offering a Pre-Black Friday Special from Mon., Nov. 20 through Fri., Nov. 24, 2017. During that week only we will be offering an \$800.00 loan for 9 months with an APR of 1.99%\*. Don't delay in getting to the credit union that week!

\*APR = Annual Percentage Rate.

Loans subject to credit approval. Rates and terms subject to change without notice. \$20 loan application fee applies.

## CHILDREN IN NEED

Every year we ask you, our generous members, to help us with a worthy cause. This year we have found out there is a need for hygiene products for middle school children. You and I take for granted that we have daily access to items such as body wash, toothpaste and deodorant. Some children do not. Imagine how bad these children are ridiculed and outcast. Items requested are deodorant, body wash, shampoo, toothbrushes, mini toothpastes, and deodorant body spray. We will be accepting donations Nov 1 until Dec 15. Thank you for your generosity.

## WINNING NUMBERS

Throughout the body of Your Credibility, out of context, is someone's birth date. Only the month and day you were born will appear. If it is your birthday, and you are one of the first three people to verify your date of birth, the credit union will deposit \$50.00 in your share account.

### Cambridge Location

115 Market St.  
Cambridge, OH 43725  
740-432-0430  
1-800-357-8586  
Mon-Tues-Wed-Thurs  
8:00 – 5:30  
Fri 7:30 – 6:00

### Marietta Location

1106 Fourth St.  
Marietta, OH 45750  
740-373-3503  
Mon-Tues-Thurs  
8:00 – 5:00  
Wed 8:00 – 12:00  
Fri 7:30 – 4:30

### Caldwell Location

10 East St.  
Caldwell, OH 43724  
740-732-2980  
Wed 8:00 – 5:00  
Fri 7:30 – 4:30

Web Address:

[www.southeasternohiocu.org](http://www.southeasternohiocu.org)

This institution is not federally insured, and if the institution fails, the Government does not guarantee that depositors will get back their money. Member's accounts are not insured or guaranteed by any Government or Government-sponsored Agency. By Member choice American Share Insurance insures you to \$250,000.

**We are here for your financial needs!! ☺**