



**Southeastern
Ohio Credit Union**

Serving families now and in the future

Your Credibility

Fall 2018

ATTENTION! ATTENTION! ANNUAL MEETING LOCATION CHANGED

You're invited to attend the Annual Meeting of Southeastern Ohio Credit Union on Tuesday, October 23rd, 2018 at the Southgate Hotel, 2248 Southgate Parkway in Cambridge. Southgate Hotel is located between Ruby Tuesday and McDonald's.

The meeting will be informal and all credit union members are encouraged to attend. Doors will open at 5:30 pm and the meeting will begin at 7 pm. A buffet featuring soup, sandwiches, cookies and beverages will be available from 6 pm 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 \$250 cash. Must be 18 and over to win.

In order to attend the Annual Meeting we must receive your reservation by October 12th. 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 Tuesday, October 23rd 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 23rd at the Southgate Hotel in Cambridge.

Fire Safety: Look. Listen. Learn. Be Aware.

Today's home fires burn faster than ever. In a typical home fire, you may have as little as one to two minutes to escape safely from the time the smoke alarm sounds. (June 15) Knowing how to use that time wisely takes planning and practice.

Fire Prevention Week is October 7-13. This year's Fire Prevention Week campaign, "Look. Listen. Learn. Be aware. Fire can happen anywhere™," works to educate the public about basic but essential ways to quickly and safely escape a home fire.

This year's "Look. Listen. Learn." campaign highlights three steps people can take to help quickly and safely escape a fire:

- **Look** for places fire could start.
- **Listen** for the sound of the smoke alarm.
- **Learn** 2 ways out of every room.

For more information about Fire Prevention Week and home escape planning, visit www.firepreventionweek.org.

Each Friday in the month of October Southeastern Ohio will be giving away combination smoke/carbon monoxide detectors. Simply stop by any office to sign up for your chance to win. Children will receive a free Junior Fire Fighter sports bottle and an activity/coloring book to help them learn about fire safety.

President's Corner

Annual Meeting-First of all I would like to see many of you at the annual meeting coming up on October 23rd. We have moved the annual meeting to a new venue which will be at the Southgate Hotel (the old Holiday Inn) in Cambridge to hopefully accommodate a larger crowd. We had a great crowd last year, but we were full to the maximum capacity thus we decided on the move this year. We will have the same great food made by the Mt. Herman church group. Be sure to make your reservations by calling the Credit Union or returning your reservation slip by October 12.

Loyalty means to be faithful or devoted to someone or something. Just a little over 50 years ago this Credit Union was started by a small group of employees at the Old State Hospital who wanted a better return on their investment and to help fellow co-workers. There was a real sense of loyalty to the Credit Union when you were a borrower since you knew you were paying back your fellow co-workers and friends. Over time the Credit Union has grown tremendously and extended its membership to the community. The Credit Union has always been a member owned and operated financial entity and I think we still have that personal friendly quality which attributes to our success. We are here to help each other, and my hope is that as we continue to grow, we do not lose that sense of loyalty and comradery that our founders had. If you have a loan through the Credit Union, remember that you borrowed this money from a friend, a neighbor, or a co-worker. As a Credit Union, we are not for profit and thus any profits made comes back to you in the form of better dividends and lower interest rates on your loans. If you are struggling to make your payments, please contact the Credit Union before you get behind and we can help you work out a financial plan.

Hope to see you all at the annual meeting,

Your Board President,
Olivia D. Edwards

HOLIDAY CLOSINGS

Columbus Day	Mon., Oct. 8
Veteran's Day	Mon., Nov. 12
Thanksgiving	Thurs., Nov. 22
Christmas	Tues., Dec. 25
New Year's	Tues., 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, 2018 until Jan. 31, 2019. 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. 19 through Fri., Nov. 23, 2018. During that week only we will be offering a \$1,000.00 loan for 10 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 31. Thank you for your generosity.

Sam's Club will be at the Cambridge Office Fri, Nov. 2 from 10-2.

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 \$20.00 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:

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.