

Save Your Sand Dollars!

Southeastern Ohio Credit Union invites all local youth eighteen and under to sign up between March 25 and May 10 for the “Save Your Sand Dollars” Saving Program. Each participant will receive a Waterproof Beach Bag. After savings deposit goals are met based on participants age, receive a free Beach Mat along with being entered into a drawing for 4 tickets to Zoombezi Bay in Columbus. To register or for more information, stop by Southeastern Ohio Credit Union or go to www.southeasternohiocu.org. Save Your Sand Dollars!



The Future is yours. Save for it!

Dreaming of our ideal future delights and inspires us. Children, with their fertile imaginations, are particularly good at dreaming. But to make dreams come true, you need to have clear goals and, very likely, save some money to make them happen. Credit unions can help their members on both counts.

We’re encouraging all members, particularly our youngest, to write down their dreams. This will help lay the groundwork for future success. Putting your dreams and goals down on paper where you can see them every day actually helps you achieve them! Studies were conducted at Dominican University on the science of goal setting. The results revealed that writing down your goals on a regular basis makes you 42% more likely to achieve them than if you don’t record them. They determined that using your imagination (right/creative brain) and writing those plans down (left/logical brain) engages your whole brain, including your subconscious.

This makes it easier for you to find and seize opportunities that will help you achieve your goals, as well as keep you motivated. Young members who begin a habit of envisioning and recording their goals are more likely to achieve future goals as adults. This year’s “Save Your Sand Dollars” savings promo will give you the encouragement you need to start this habit.

Children’s Hospital Fundraiser



If you have ever had a loved one in Children’s Hospital you know the work they do is amazing. So in an effort to raise money for a very worthy cause, Southeastern Ohio Credit Union will be selling waterproof beach bags for \$7 and beach mats for \$10. Buy both for \$16 and save money. All profit from the sale of these products will go to Children’s Hospital.



Extended Skip-a-Pay Program

Remember we are now offering our skip-a-pay program all year. For a small fee of \$35 for each loan, you will have the choice of what month you want to skip your payment(s).

Authorization forms are available by calling or stopping by the credit union office. Fee must be paid at least ten days before the payment is due. (Skip-a-payment will not affect your credit score. Past due delinquent loans are not eligible.) Five dollars of the fee will be donated to a local charity.

President's Corner

Spring is finally here, and this winter seemed longer than normal to me so, I for one am happy to see spring arrive!

Spring also means it is time to for our annual strategic planning meeting. The Board of Directors will be meeting with our strategic planning professional soon and deciding what services and products we can improve upon to better serve our members. We are currently still working on several projects from last year (January 9) including updating our core processor, which will mean a more modern system. This should enable us to offer more products and services to our members. We are hopeful that this process will be completed sometime in August. If you have any suggestions for how we may better serve you or if you would like to see the credit union provide a new product, please contact one of our staff at Southeastern Ohio Credit Union or myself at OliviaDEdwards@live.com. We will do our best to upgrade and provide these services as funds permit.

Also, I just want to remind you that we are once again offering our youth savings promotion incentive program. I can't stress enough the importance of teaching our children the value of saving. It's a great program so look for the details within this newsletter and bring your children in to set up or grow those savings accounts.

Olivia Edwards, Board President

Credit Union Difference

Many of you (hopefully) have been members of Southeastern Ohio Credit Union for years but if someone asked you the difference between a bank and a credit union how would you answer?

We hope for you the biggest difference is friendly personal service but in addition to that there are some other differences:

- Credit Unions are not for profit organizations that exist to serve their members. Banks exist to make a profit.
- Credit Unions are a financial cooperative. One member's savings becomes another member's loan.
- Credit Unions are owned and controlled by the members.
- Every member has a vote. The volunteer Board of Directors is elected by members to manage a credit union. Bank depositors have no vote. Only the shareholders may vote.
- Profits made by Credit Unions are returned back to the members in the form of reduced fees, higher savings rates and lower loan rates. Profits at a bank are returned to shareholders.

Now that you know that difference, why would you be anywhere other than a Credit Union?

CONVERSION UPDATE

We are still on track to convert to a different data processor in August. This also means our online banking format will change. We will give you more information in the next newsletter.

HOLIDAY CLOSINGS

Memorial Day - Mon, May 27
Independence Day-Thurs, Jul 4

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 in your share account.

Southeastern Ohio Credit Union

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 – noon
Fri 7:30 – 4:30

Caldwell Location

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

Web Address:

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.

