



**Southeastern  
Ohio Credit Union**

*Serving families now and in the future*

# Your Credibility

Summer 2017

## Another Anniversary Party!!!!



We had so much fun at the 50<sup>th</sup> anniversary party we had in June we have decided to do it again. At the Cambridge and Caldwell offices on Friday, August 4<sup>th</sup>, we will have pork sandwiches and free giveaways along with a list of prizes to be won just for stopping by that day. Marietta office will serve pork sandwiches and have giveaways on Friday, August 11. On both days food will be served starting at 11:00 am until gone.

At the Cambridge office on Friday August 4<sup>th</sup> we will have the Fun Factor Photo Booth from 11 – 1. Stop by and have some fun!

We will have our shred day on Tuesday, September 26 at the Cambridge office only. Call us for details.

### AMUSEMENT PARK TICKETS AVAILABLE

#### Cedar Point

Adult – Gate: \$67.00

**C.U.: \$49.50**

Jr/Sr – Gate: \$

**C.U.: \$43.50**

Shores WaterPark - Gate: \$38.00

**C.U.: \$33.50**

Ride & Slide (2 day/2 parks)

Gate: \$99.00

**C.U.: \$74.50**

Ride & Refresh

**Only at C.U.: \$53.50**

Ride & Refresh tickets are a One-day admission, all you can drink soda wristband.

#### Kennywood

Adult – Gate: \$47.99

**C.U.: \$29.50**

#### Idlewild & Soak Zone

Adult – Gate: \$43.99

**C.U.: \$31.25**

#### Sandcastle

Adult – Gate: \$35.99

**C.U.: \$22.50**

### Scholarships

Southeastern Ohio Credit Union would like to help you with your post secondary education. There will be five scholarships awarded for \$500 each. Applications can be picked up at any office or on our website. Applications must be returned by Friday, August 4, 2017.

### FALL SKIP-A-PAYMENT

Back by popular demand ...Skip-A-Payment!!! For the month of October or November 2017, add a little extra cash to your wallet by skipping your monthly payment.

For a small fee of \$35 for each loan, Southeastern Ohio Credit Union will let you skip your payment for either October or November (choose only one). To activate your Skip-A-Payment, complete an authorization form (available by calling or stopping by the Credit Union office), and pay the small fee at least ten days before the due date of your loan payment. (Skip-A-Payment will not affect your credit rating. Past due delinquent loans are not eligible for Skip-A-Payment.) Five dollars of the fee charged will be donated to a local charity.

### WHOOO'S READY FOR SCHOOL SHOPPING?

No.... Not the "S" word!!! School already? Take advantage of summer sales and get your shopping done early so you can enjoy the rest of the summer. Again this July and August Southeastern Ohio Credit Union will be offering a \$1,000 back to school loan at a rate of 7.99% for 10 months. Hurry!

The Back to School loan rate ends August 31, 2017. (Loans subject to credit approval. A \$1,000 loan financed for 10 months at 7.99% APR has a monthly payment of \$103.69. Rates are subject to change without notice.

\$20 loan application fee applies.)



## PRESIDENT'S CORNER

Summer has just begun and we are in the season of family reunions. My family reunion was this past weekend and it ignited many emotions for me. Some relatives I had not seen in more than a few years. I was overjoyed to see many of them together again but saddened by the thought that some might not be at the next one and some we had already lost since the last one. I felt a strong sense of family at this reunion and it made me think how lucky I was to have such a large close network of family members who always seem to be there for each other through thick and thin.

This brings me to another type of union, The Credit Union. I recently talked about the differences between a Bank and a Credit Union on our live radio remote for our 50<sup>th</sup> anniversary, which I hope you all enjoyed. While a bank does have many of the same financial services we offer here at the credit union they are usually large for-profit corporations run by highly compensated board of directors who are mostly concerned with their bottom-line. The Credit Union is in a sense much more like an extended family. Our focus is to help our members make sound financial decisions and plan for financial success.

We (and you) are members who have united together to pool our money and help each other. We are non-profit which means all our gains (would be profits) go back to our members in the form of lower loan rates and better

savings rates. We are small in comparison to most banks and know most of our members on a more personal level so when a financial need or emergency arises we are more apt to help.

And lastly, all our board and committee members are made up of members of the Credit Union who volunteer their time. Since we are members ourselves, our focus is to run the Credit Union in a way that will be in the BEST interest of all our members. (April 10) Our previous Board President, Chris Murrell, gave me some good advice recently that he said had been passed to him from another previous president. He said, "If you just make every decision for what is in the BEST interest of the members, you will do good." I think this is sound advice for anyone making decisions in any situation.

Hope you all enjoy a good family reunion this summer with your families!

Olivia D. Edwards  
Board President

## DON'T FORGET

Win a \$50 bill by registering to win each time you stop in any credit union office now through November. Get a loan, sign up for e-statements or apply for a new ATM/Debit card to earn extra tickets for the drawing. We will give away fifty \$50 bills over a six-month period. A total of \$2,500 will be given away. Gotta love your credit union!

## Beware!!!

Intentional Acts of Kindness coming your way! In keeping with the credit union philosophy of people helping people, Southeastern Ohio Credit Union will spend the summer doing random acts of kindness. So beware. It could happen to you!

## 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.

## HOLIDAY CLOSINGS

Labor Day	Mon., Sept. 4
Columbus Day	Mon., Oct. 9

### 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  
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.