



**Southeastern
Ohio Credit Union**

Serving families now and in the future

Your Credibility

Summer 2018



SCHOOL SHOPPING NEEDS

Stores already have school supplies stocked for the new school year so shop early and enjoy the rest of your 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. Additionally the credit union will be giving away MopTopper™ Pens to all students. No purchase necessary. Just stop by and ask for your free MopTopper™ Pen. Hurry! The Back to School loan rate ends August 31, 2018. *(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.)*

AMUSEMENT PARK TICKETS AVAILABLE THRU AUGUST 31 Cedar Point

Adult – Gate: \$72.00
C.U.: **\$49.50**

Jr/Sr – Gate: \$ 45.00
C.U.: **\$45.50**

Shores – Gate: \$39.00
C.U.: **\$33.50**

Ride & Slide (2 day/2 parks)
Gate: \$99.00
C.U.: **\$74.50**

Kennywood

Adult – Gate: \$48.99
C.U.: **\$30.00**

Idlewild & Soak Zone

Adult – Gate: \$44.99
C.U.: **\$31.50**

Sandcastle

Adult – Gate: \$35.99
C.U.: **\$22.50**

**Discount Columbus Zoo and
Aquarium/Zoombezi Bay tickets and
the Wilds tickets are available on our
website www.southeasternohiocu.org.**

SELLING INSULATED COOLER BAGS FOR CHARITY

In an effort to help the Freedom House in Cambridge, Southeastern Ohio Credit Union will be selling insulated cooler bags. Bags will sell for \$7.00 apiece. From each sale \$3.00 will be donated to the Freedom House. Bags will only be sold while supplies last during the months of July and August.

Freedom House Shelter is a ministry of Called to Freedom Fellowship, which is a 501(c)(3) tax-deductible corporation. Freedom House is for adults who have found themselves homeless and foster kids who have aged out of the system. Freedom House is more than just a place to sleep. Among other things they provide assistance in gaining employment so the individual can be independent.

ICE CREAM! ICE CREAM! WE ALL SCREAM FOR ICE CREAM!

Even though ice cream is good all year round, for the months of July and August only we will have free ice cream at the Marietta and Cambridge offices. Simply stop by and ask for your free ice cream.

In addition we will have free stuff at all of the offices. No strings attached. Something different each week so stop by for your free gift and free ice cream every week. It's a small way of showing you the member (and owner) how much we appreciate you.

Be sure to sign up for e-statements.

PRESIDENT'S CORNER

Summer has arrived and I hope everyone is enjoying it! Whether you are taking a much-needed vacation or sprucing up your home with new landscaping or just need a new mower, we have a loan to fit your needs. Come in and talk to one of our tellers and they can give you more details.

We will be running a back to school loan special again this July and August that is a \$1,000 loan for 10 months at 7.99% interest. This is a nice small loan with small manageable payments.

Another thing to keep in mind is the free tax weekend that is coming up the first weekend in August on any clothing or back to school supplies. Ohio has waived the tax on any clothing or school supply item during the first weekend in August for the last couple years and will again this year. You can save a bundle by getting one of our loan specials and stocking up on those items the kids will need all year long.

If you have kids going off to college and you are worried about their financial needs while so far from home, we can help there as well. Just open up a joint checking account with your college student and give them a debit card for that account. If they need money while away at school, you can simply deposit the funds into the joint account and they can use the debit card to withdraw the funds needed or make purchases. This would also allow you to track their expenditures as well.

Hope you all have a wonderful Summer!

Olivia D. Edwards
Board President

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.

Remember to choose wisely. You can only skip-a-payment on each loan once a year.

CREDIT REPORTING

In the past we have only reported to Equifax. There is a fee to report to the other two credit bureaus.

Several members have indicated it (August 11) would be beneficial to them if we could report to Experian and TransUnion as well. We have begun the process of making that happen.

It may take a couple months before we have everything in place so please be patient. We are here to serve you.

HOLIDAY CLOSINGS

Independence Wed July 4
Labor Day Mon Sept 3
Columbus Day Mon Oct. 8

Did you know any of your family members are eligible to become credit union members too? Do them a favor. Tell them about us!

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 – noon
Fri 7:30 – 4:30

Caldwell Location

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

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.