

## **ATTENTION! ATTENTION! VIRTUAL ANNUAL MEETING OCTOBER 27**

You're invited to attend the Annual Meeting of Southeastern Ohio Credit Union on Tuesday, October 27, 2020 at 6:30 PM from the comfort of your home.

In order to attend the meeting, you must complete the reservation slip and return to the Credit Union by Friday, October 23, 2020. Only members in good standing of Southeastern Ohio Credit Union can be included on the reservation slip. On Monday, October 26, 2020, a link will be sent to the email address provided on the reservation slip. Simply click the link to login to the meeting.

Door prizes will be drawn on Wednesday, October 28, 2020. **You must return a completed reservation slip AND login to the meeting by 6:30 PM Tuesday, October 27, 2020 in order to be eligible for the door prizes.** There will be thirty cash prizes. The Grand Prize will be \$250 cash. Must be 18 and over to win.

There is no fee to attend the Annual Meeting. If you don't see the link in your email by Tuesday morning, October 27, please call the office.

### **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. 2, 2020 until Jan. 29, 2021. 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. 23 through Fri., Nov. 27, 2020. 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

## **Thanksgiving Turkey GIVE A AWAY**

Thanksgiving is just around the corner so we wanted to stop for a moment and acknowledge this holiday that often is overlooked. Each of us have many things we can be thankful for.... our family, our friends, our health, our jobs and our freedom. We here at the Credit Union are thankful and grateful to our members for choosing Southeastern Ohio Credit Union as their (November 22) financial institution. As a special thanks to our members, we will be giving away several turkeys for your Thanksgiving table! Starting October 1 each time you stop by our Cambridge, Caldwell or Marietta office you can enter to win. You may also sign up a family you may know that is in need. No purchase necessary to enter. Drawing will be held Friday, November 13. Happy Holidays to you and your family!

## President's Corner

Summer has ended and many fall events, while very different this year, are well under way. COVID-19 has certainly changed the way we live, attend social events and conduct business. We may never see normal again as we knew it before COVID but it isn't all bad either. My heart and prayers go out to the many who were affected by COVID but I think it is important that we recognize the good changes and stay positive. Families are spending more time together and doing more family-oriented events, and many of the items on our "TO DO" lists are being done.

I want to remind everyone of our virtual annual meeting. I hope you all will take the time to register AND attend the live meeting online. If you are not tech savvy, please call our office and someone can help you get registered and logged into our meeting. It is very important that we have a minimum number of members attend as required by our charter. The board decided to increase the number of cash prizes this year but you must be logged in and attend the virtual meeting to be eligible for the drawings so please remember to do that.

With the holidays fast approaching, I would like to take this opportunity to thank all of our members for their generous giving to our charitable projects and ask that you give in any way you can again this year to help our fellow members. I like to think of our members as extended family. We have so many that have been adversely affected by the pandemic so let's all pull together and help where we can. I wish you all a happy and healthy holiday season.

Your Board President,  
Olivia D Edwards

## BREAK UP WITH YOUR AUTO LOAN

Refinance your current auto loan from another financial institution and Southeastern Ohio Credit Union will pay your last payment on your new loan with the Credit Union, up to \$300!

Offer only good from Sept. 1 – Oct.30, SO ACT FAST!

Call us for details!

## Having Financial Difficulty?

Do you have loans here at the Credit Union? Are you experiencing a difficulty paying these payments? Everyone can go through tough times financially sometime in their life. Letting us know here at the Credit Union that you are having some financial stress keeps us in the loop and helps us work with you to get through this tough time. Southeastern Ohio Credit Union is willing to work with our members as best we can if we know exactly what's going on. Please don't hesitate to call us to discuss your options regarding your loan payments.

## HOLIDAY CLOSINGS

Columbus Day	Mon, Oct. 12
Veteran's Day	Wed, Nov. 11
Thanksgiving	Thurs, Nov. 26
Christmas	Fri, Dec. 25
New Year's	Fri, Jan. 1

Southeastern Ohio Credit Union will be closing at noon on Christmas Eve, Thurs, Dec 24.

## ATM LOCATER APP

Out of town and unsure where to find an ATM? Check out our website for information on the Alliance One ATM Locater mobile app. Download this app to locate ATM's in your area.

## eDoc signing

Members can now sign loan documents in the comfort of their own home with eDoc signing. Out of town car shopping? Members can also sign at the car dealership for a fast and easy loan process. Ask us how!!

## 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 \$25.00 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  
740-373-3681  
Mon-Tues-Thurs  
8:00 – 5:00  
Wed 8:00 – 12:00  
Fri 7:30 – 4:30

### Caldwell Location

508 Main Street  
Caldwell, OH 43724  
740-732-2980  
Wed 8:00 – 5:00  
Fri 7:30 – 5:00

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.