



Your Credibility

SWITCH (and save money!)

Bring your loan here from another financial institution and we will either lower your ^{spring 2021} current rate by 1% or give you our rate, whichever is less. We will even waive the loan application fee! With E-doc signing you don't even have to drive to the office. It can all be done electronically. How easy is that to save money? Offer ends July 30, 2021. *Proof of current rate required. Loans subject to credit approval.*

NEW OFFICE HOURS

We have extended our hours at two of our locations. The Marietta office will now be open every day, Monday through Friday from 7:30 am to 5:00 pm. Marietta will no longer close at noon on Wednesdays. Come see us on Wednesdays! The Caldwell office will be open Wednesday and Friday from 7:30 am to 5:00 pm also. We hope these extended hours will help better serve our members.

BUILD UP YOUR SAVINGS FOR THE FUTURE

Southeastern Ohio Credit Union invites all local youth eighteen and under to sign up April 12 thru June 4 for the "Build Up Your Savings For The Future" Savings Program. Each participant will receive a Lego drinking cup. After savings deposit goals are met based on participants age, receive a free Lego building set along with being entered into a drawing for a large Lego building set. To register or for more information, stop by Southeastern Ohio Credit Union or go to www.southeasternohiocu.org.



Is it time for a new ride?

It's always a great option to get pre-approved here at Southeastern Ohio Credit Union before going car shopping. Coming to your credit union first will help you determine what price range to be shopping in. Also, getting pre-approved here at the credit union will also keep your credit inquiries to a minimum, which improves your credit score. You can apply online, over the phone or in person. We also do loans to refinance your current car loan. **ASK US HOW!**



NEW DEBIT CARDS

Later this summer we will be changing the company we issue debit cards through and new cards will be mailed out. Please call our office to ensure your (March 31) address is up to date. Also, after we change our debit card provider we will be able to accept Visa cards at our ATM machine.

NEW ATM AT CAMBRIDGE OFFICE



Having Financial Difficulty?

Are you experiencing difficulty making your payments at the Credit Union? Letting us know that you are having some financial stress keeps us in the loop and helps us work with you to get through this tough time. Please don't hesitate to call us to discuss your options regarding your loan payments.

**Keep your eye out for a new
ATM! Installation should be in
April 2021.**

President's Corner

Today as I am writing this the sun is shining brightly and it's in the mid sixties. There seems to be much to worry about lately but the sunshine always seems to lessen that for me somehow. There is one thing that I don't want any of you to worry about and that is the safety of your money.

COVID-19 has cancelled or postponed many events in our lives but not the work ethic and dedication of the Credit Union staff. Our Credit Union is moving along very strong and is looking out for our best interest.

One of the programs that my children, now grown adults, benefitted from was the youth savings program. Enhancing young people's knowledge of financial education is a great stepping stone for the young people in your life to become smarter about money.

We all know that saving money is easier said than done and it is achieved by becoming a habit over time. It takes time to build so it's a perfect time to start discussing these values at an early age while they have your support and encouragement.

Please consider having your young person open up an account and set goals to help motivate them. Earning, saving, and tracking money takes time to fully understand how this can positively impact their life but it can in the long run lay a foundation for a bright financial future.

I wish all of you lots of sunshine in your life this spring and as always if you need the credit union assistance do not hesitate to reach out.

Your board President,
Tammy Clark

HELLO 2021!

With the new year we still have a lot of reminders of 2020. We greatly appreciate our members continuing to follow the guidelines in our lobbies. Our dedicated staff are still here to serve you while trying to help keep you safe. Our lobbies are open and we look forward to seeing you inside with your mask on!

Sign up for E-Statements

E-statements are located within your online banking, not lost in the mail and not in your physical mailbox which could be tampered with. Let our staff help get you signed up and walk you through how to access your statements online.



REMOTE SERVICES ARE AVAILABLE

Southeastern Ohio Credit Union just recently installed an E-doc program to enable members to sign loan documents and other legal forms electronically through email. Loan closings can be done from your workplace, your home or even at an auto dealership. It's a very easy process! ASK US HOW!

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.

BEST WISHES

Our Marietta office has lost one of our great employees. Melissa Carver has moved on to a new chapter in her life. We wish her the best of luck and will definitely miss her a lot!

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 - Fri
7:30 – 5:00

Caldwell Location

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