



Your Credibility

ATTENTION! ATTENTION!

ANNUAL MEETING OCTOBER 19 Fall 2021

You're invited to attend the Annual Meeting of Southeastern Ohio Credit Union on Tuesday, October 19, 2021 at the Southgate Hotel, 2248 Southgate Parkway in Cambridge. Southgate Hotel is located between Ruby Tuesday and McDonald's.

The meeting will be informal and all credit union members are encouraged to attend. Doors will open at 5:00 pm and the meeting will begin at 6:30 pm. A buffet featuring soup, sandwiches, cookies and beverages will be available from 5:30 until the meeting begins at 6:30 pm. Door prizes will be drawn immediately after the meeting. **YOU MUST BE PRESENT TO WIN.** There will be numerous cash prizes. The Grand Prize will be \$250 cash. Must be 18 and over to win.

In order to attend the meeting, we must receive your reservation by October 8. A reservation slip will be mailed out but you can also stop in or call to complete a reservation. There is a \$10 reservation fee per person attending. Upon your arrival at the Annual Meeting on Tuesday, October 19 you will be refunded your \$10 fee(s) so there will be no fee for you to attend.

RECENT DEBIT CARD CONVERSION

Thank you so much to our AWESOME members for bearing with us during the recent debit card conversion. We made it through it together! If you have any issues with your new card, please give our office a call. To report a lost or stolen card, please call 1-800-383-8000. Also, if you need to dispute a transaction on your debit card, please call 1-833-288-1126.

Check out the BRELLA app also! This is a free mobile app that helps protect you from fraud by sending (May 27) alerts when your card is used so you can quickly detect unauthorized activity. You choose which alerts to receive and when. Visit your app store and search for "Brella Card Manager" to download now.



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. 1, 2021 until Jan. 31, 2022. 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. \$20 loan application fee applies. Loans subject to credit approval.

Pre-BLACK FRIDAY

Southeastern Ohio Credit Union will be offering a Pre-Black Friday Special from Monday, Nov. 22 through Friday, Nov. 26, 2021. 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.

President's Corner

I hope this finds you getting back into the swing of the fall activities and I hope most of them bring you joy. I like to find joy and things that make me smile in my life.

One of those things happens to involve all of you. Monthly, the Board of Directors, meet to keep up with current trends, new credit union guidelines and changes, and the overall health of our credit union.

One indicator of positive health is the number of new members that join our family every month. I have to tell you that makes me smile to know that we must belong to a place others want to join.

The Credit Union employs a wonderful dedicated team of people that want to meet your needs and behind that team is another team of volunteers that enhance the overall health of the credit union.

If you have never taken the time to attend our annual meeting, this is the time to do so. It will give you (well, free yummy food for one thing and cash door prizes), the opportunity to put names with faces that are here to serve you.

It's my pleasure to serve you and I look forward to seeing all of you!

Your board President,

Tammy Clark

HOLIDAY CLOSINGS

Columbus Day	Mon, Oct. 11
Veteran's Day	Thurs, Nov. 11
Thanksgiving	Thurs, Nov. 25
Christmas	Fri, Dec. 24
New Year's	Fri, Dec. 31

AND DON'T FORGET...

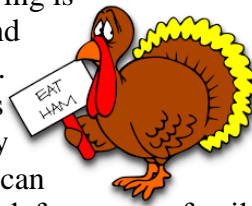
Caldwell is open now Monday,
Wednesday & Friday!
AND

Electronic signing is still available!

TURKEY GIVE A WAY

Thanksgiving is just around the corner.

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 financial institution. As a special thanks to our members, we will be giving away several turkeys for your Thanksgiving table! Starting October 1st 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 12th. Happy Holidays to you and your family!



CHILDREN IN NEED



Every year we ask you, our generous members, to help us with a worthy cause. This year we have found out there is a need for hygiene products for middle school children. You and I take for granted that we have daily access to items such as body wash, toothpaste and deodorant. Items requested are deodorant, body wash, shampoo, toothbrushes, mini toothpastes, and deodorant body spray. We will be

accepting donations Nov 1 until Dec 30th. Thank you for your generosity.

COME SAY
HELLO
TO A NEW
FACE!



The Credit Union has added another new member to our team! Stop in and say hello to our newest employee, Christa, at our Cambridge office. Christa is eager to get to know and help you, our members!

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
Mon, Wed, Fri 7:30 – 5:00
Web Address:

www.southeasternhiocu.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.