



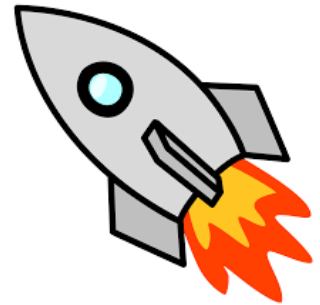
Your Credibility

SWITCH (and save money!)

Bring your loan here from another financial institution and we will either lower your 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 June 30, 2022. *Proof of current rate required. Loans subject to credit approval. New rate cannot be lower than 1.99% APR (Annual Percentage Rate)*

3..2..1.. BLAST OFF TO SAVINGS!!

Southeastern Ohio Credit Union invites all local youth eighteen and under to sign up April 11 thru June 3 for the "3..2..1.. Blast off to Savings" Youth Savings Program. Each participant will receive a NASA puzzle or a plush astronaut toy. After savings deposit goals are met based on participants age, receive either a free Air Rocket Launcher or a Build Your Own Robot Toy along with being entered into a drawing for a Discovery Planetarium Projector. 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 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!**



55 DAYS OF SAVINGS

On June 12th Southeastern Ohio Credit Union will have been in business for 55 years! Time sure flies when you're having fun! From May 1st through June 24th we will be lowering all loan rates by .55% on new money loans. *Loans subject to credit approval. \$20 loan application required. Cannot be combined with the Switch & Save promo.*

Also during this time the credit union will be offering a 1 year share certificate (CD) at .55% APY. Take advantage of this higher CD rate NOW! *Minimum deposit of \$1000 required. APY (Annual Percentage Yield)*



SEND YOUR FRIENDS AND FAMILY TO SEE US!

The credit union's membership is growing, but we want to help as many people as we can with our great rates and service. Any new member that opens an account with the credit union and sets up payroll deduction with their employer, will receive a \$25 deposit from the credit union. A minimum of \$20 in a payroll deduction is required. *\$25 deposit is required to stay in the account for 6 months*

President's Corner

Can you believe that spring is upon us? I have seen signs of my spring flowers trying to spring up from the ground to bring me some good cheer. This past season has brought more than usual of that white stuff with a nice layer of ice that I didn't always see the beauty in. However, my green thumb friends tell me that snow often brings a much greener spring. I always enjoy the thoughts of warmer weather, beautiful flowers, and just the possibility of no snow and ice so I am going to believe them.

Spring is also a great season to look at projects and to do some deep looking into our budgets to ensure that we are on track with the goals in our lives. Without making this a (December 18) Debbie Downer article, we know that prices have increased, and our budgets may need to be adjusted accordingly. I encourage all of you to take a good look and please let us at the credit union know if you need any assistance. We have some great opportunities that may meet your needs.

Take time my friends to enjoy the beauty of the spring as new life springs up and the sunshine warms your face.

Your board President,
Tammy Clark

SAY HELLO TO A NEW FACE!



The Credit Union has added a new member to our team! Our Cambridge office now has a new face! Stop in and say hello to Kristin. She is eager to get to know and serve you, our members!

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.



UNCLAIMED FUNDS

Did you know that each year credit unions in Ohio are required to file an Annual Report of Unclaimed Funds? Dormant accounts must be reported and the funds sent to the Division of Unclaimed Funds if the owner has not made a deposit or a withdrawal on the account in five or more years. If this happens to you, the balance will be sent to the Division of Unclaimed Funds, your account will be closed and you will have to file a claim to recover your savings. The easiest way to avoid this is to use your account. We don't want to lose you as a member! We value you! Please consider one of our many services to help you save money, make your life easier and/or help you reach your financial goals.

REMOTE SERVICES

Southeastern Ohio Credit Union has an E-doc program to enable members to sign loan documents and other legal forms electronically through email. ASK US HOW!

Holiday Closings

Memorial Day Mon, May 30
Juneteenth Mon, June 20

ATM LOCATER

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.

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 7:30 – 5:00
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.