

RECOGNIZING ELDER ABUSE

The elders in our lives have taught us so much, protecting us for as long as we can remember. We should return the favor by knowing some signs of financial abuse to protect the elders in our lives. Keep an eye on recent changes in account activity of your elderly loved ones. Things such as large withdrawals or new people added to the account may be a sign of abuse. Watch for changes in how they act or how others act towards them. Becoming withdrawn, confused or afraid may also be a sign of abuse.

Here are a few tips to share with your elderly loved ones and clients to help protect themselves.

Avoid being isolated by staying involved with your family and friends as much as possible. If you feel someone is trying to keep you isolated, tell someone.

Always protect your financial information. Don't leave your credit or debit cards, checkbook or bank statement out where they can be easily found. Never write down your debit or credit card numbers and destroy receipts that have any account information listed.

Consider electronic payments and direct deposit. (January 25) Using direct deposit and electronic payments eliminates the need for paper checks which can easily be stolen.

There are a lot of scams circulating that tend to target the elderly. These scams range from a plea for help from someone pretending to be a friend or family member, an urgent compromise notice on a bank account, a false notice from the IRS or a notice you are a grand prize winner. These scammers will ask for personal information to be given to fix the problem or to claim your prize. If you think something doesn't sound right and you think you may be in the middle of a scam, don't hesitate to ask someone you trust for advice.

BACK TO SCHOOL SHOPPING

It will be time for our little ones to go back to school before we know it. To help our members with the added expense of school shopping, the Credit Union will once again be offering our Back to School Loan! We will be offering \$1200 for 12 months at 7.99%. Offer ends September 30, 2022. *Loans subject to credit approval. \$20 application fee required.*



WE APPRECIATE OUR MEMBERS

We would like to show our appreciation to you, our members. The whole month of August we will be handing out free ice cream. Every Friday in August we will have drawings for prizes. Ask us how to get signed up!

REMEMBER THE CREDIT UNION FOR YOUR LOAN NEEDS

The Credit Union offers a wide variety of loans to meet your borrowing needs. We offer pre-approval for any secured loan. Get pre-approved before going vehicle shopping to ensure you have an idea of what amount you are able to finance. There is nothing worse than falling in love with a car to find out the payment is out of your budget.

We also offer personal loans for a variety of reasons. Going on vacation? Need to consolidate high interest credit cards? Ask one of our loan officers today to start a loan application for you or go to our website to start a loan application!

President's Corner

Welcome summer my friends!

Summer has always been my favorite season of the year. When I was a child, I connected the season with the school holiday and my birthday. Although, I now have no one in school and I don't look forward to those birthdays as I once did, it still holds a special place for me. I did think when I was young that as I grew older, I would just become wiser. I'm still waiting on that day and the only certain thing that I know is that life is unpredictable.

I love summer travel and had finally come to the conclusion that Covid is just the new norm and BOOM we get hit with crazy inflation on our everyday needs that makes me relook at travel again. I encourage you this summer to not forgo those family making memories. Just make them look different.

Our communities offer many low to no cost activities that are not only fun but help strengthen where we live. The credit union offers discounted theme park tickets, back to school loans, college scholarships, and free ice cream in August. This is also a great time to teach your youth to save as it's a great feeling to have a nest egg during these unpredictable times.

I wish you a summer filled with memories however that may look for you.

Your board President,
Tammy Clark

APPLY FOR SCHOLARSHIP

Southeastern Ohio Credit Union would like to help with your post-secondary education. Four scholarships will be awarded for \$500 each. Stop in for an application or download the application from our website!

Deadline is August 5, 2022.

COME 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 Josey. She is eager to get to know and serve you, our members!

PARK TICKETS ARE HERE!



The Credit Union will once again be selling park tickets. Let us help you have a little more fun this summer and make it more affordable. Stop in any of our offices to purchase tickets.

Kennywood

Gate Price - \$49.99 weekday

\$59.99 weekend

CU Price - \$37.00

Idlewild & Soak Zone

Gate Price - \$51.99

Seniors 65+ \$41.99

CU Price - \$40.00

Sandcastle

Gate Price - \$39.99 weekday

\$44.99 weekend

CU Price - \$37.00

Stop by our office or check our website for detailed info regarding park times. We also sell tickets to the Columbus Zoo, Zoombezi Bay and the Wilds on our website.

Holiday Closings

Fourth of July – July 4th
Labor Day – Sept 5th

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.southeasternohio.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.