



Southeastern  
Ohio Credit Union

# Your Credibility

Fall 2022

## **ATTENTION! ATTENTION!** **ANNUAL MEETING OCTOBER 11** *Serving families now and in the future*

You're invited to attend the Annual Meeting of Southeastern Ohio Credit Union on Tuesday, October 11, 2022 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 AND A MEMBER 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 September 30. 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. After your attendance at the Annual Meeting on Tuesday, October 11<sup>th</sup> your \$10 fee(s) will be refunded to your share account.

### **PEOPLE 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 and laundry products at our local homeless shelter, The Freedom House. Not only do they aid in giving people a safe place to stay, they also help lead people to job opportunities. Items requested are deodorant, body wash, shampoo, toothbrushes, mini toothpastes, feminine products, combs/hairbrushes and laundry detergent. We will be accepting donations until Dec 30<sup>th</sup>. Thank you for your generosity.

### **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, 2022 until Jan. 31, 2023. Stop by or call the credit union and let us help make your (June 26) 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. 21 through Friday, Nov. 25, 2022. During that week only we will be offering a \$1,200.00 loan for 12 months with an APR of 2.25%\*. 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. Members may call in for pre-approval starting November 1<sup>st</sup>.

## President's Corner

Greetings, I'm struggling this week with change. Change is something that I have always had an issue with and am quite envious of those of you that just accept change and move on.

Several times a week I walk with neighborhood friends and today's walk required gloves and a hat. I do not remember a time in September that I have had to bundle up to this extent. While I'm getting ready with all this added clothing, I thought I could stay home, or dress as I did last week and be cold, or I could adjust to the change. It reminded me that our world is far different than it was three years ago, and I keep waiting for it to change back.

I'm closer to believing today than ever that it isn't going to change. Staying home and not participating in life events because it may get cheaper or better next year may never come. I'm working on being grateful for what I have and looking at how I can do things different than I did three years ago. I hope that all of you can take a look at how you can do things different and find joy, hope, and peace in those activities.

Wishing all of you a blessed holiday season.

Your board President,

Tammy Clark

### HOLIDAY CLOSINGS

Columbus Day	Mon, Oct. 10
Veteran's Day	Fri, Nov. 11
Thanksgiving	Thurs, Nov. 24
Christmas	Mon, Dec. 26
New Year's	Mon, Jan. 2

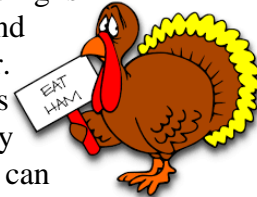
## TURKEY GIVE A WAY

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 1<sup>st</sup> 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 11<sup>th</sup>. Happy Holidays to you and your family!

### 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.

### AND DON'T FORGET...

Caldwell is open now  
Monday, Wednesday &  
Friday!

AND

Electronic signing is still  
available!

### 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.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.