Southeastern Ohio Credit Union
Serving families now and in the future

Your Credibility

Spring 2023

Apple Pay – Samsung Pay – Google Pay

It's official! The Credit Union now has this convenient service to offer our members. This offers members an easy and secure way to make contactless payments. Just find the wallet app on your phone to begin setting this feature up.

Saving Money is DINO-MITE!!

Southeastern Ohio Credit Union invites all local youth eighteen and under to sign up May 1 thru June 30 for the "Saving Money is DINO-MITE" Youth Savings Program. Each participant will receive a Bubble Pop Dinosaur or a Dinosaur Puzzle. After savings deposit goals are all participants will receive a free 3D Dinosaur Viewmaster along with being entered into a drawing for a one person camping tent. To register or for more information, stop by Southeastern Ohio Credit Union or go to www.southeasternohiocu.org.

IS IT TIME TO CAR SHOP?

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 from another financial institution. ASK US HOW!

DEBT COUNSELING SERVICES

Our loan department has noticed an increase in members signing up for debt counseling services. These companies claim they will collect funds from you and then disburse funds to your payments. A lot of times, we are seeing that this is not happening in the manner our members intended. We have seen bills up to 120 days past due. It has been explained to us that these companies are possibly not paying the payments to ensure the accounts go into default so (April 24) that a settlement can be made. These late payments will affect your credit score drastically and a lot of times it's hard to get your score to bounce back after such negative activity. Before signing up for one of these services please call the credit union to see if we can help in a more positive manner.

NEW ATM at MMH Diabetes Center – Building 803

There is a new ATM located in the MMH Diabetes Education Center at 803 Farson Street in Belpre. This ATM is fee free for members!

President's Corner

Happy Spring,

Warmer temperatures and spring flowers always seem to chase any blue feelings away for me and I hope that they give you a bright outlook as well. Some days, I view the national and world news and very quickly it can change my joy to fear. It fills me with uncertainty of what is ahead for my family and friends. I have to really change my focus on these days to my small part of the world.

I see my tree producing small miracles of life and when I attend our credit union board meeting I see employees and volunteers working to protect our members. These types of visions make my heart full of joy and reminds me there is much good in our community.

It takes a small amount of time and resources to bring joy to someone. Bring your wife a flower, take the kids for an ice cream cone, become a credit union board member…you get it…fill in the blank of how you can spread joy.

I will close with something I read this week, spread joy like a toddler spreads pinkeye in preschool. We can all relate to that…….I wish you all joy and peace during this spring season.

Your board President,
Tammy Clark

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!

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 lost funds. 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.

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.

Holiday Closings

Memorial Day Mon, May 29
Juneteenth Mon, June 19

LOOKING TO INVEST?

Scott Williamson with MCS Financial Group is still here for our members and their investment needs and questions.
You can reach Scott at 740-255-5876 or 740-683-7004.

SAY HELLO TO A FAMILAR FACE!

The Credit Union is happy to announce Missey is back at our Marietta office! Stop in and let her help you with your credit union needs!

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.