

SAVING MONEY IS LIKE FUN IN THE SUN!!

Southeastern Ohio Credit Union invites all local youth eighteen and under to sign up May 1 thru June 28 for the "Saving Money is Like Fun in the Sun" Youth Savings Program. Each participant will receive a beach mat and a waterproof pouch when they sign up. After savings deposit goals are met, participants will receive a free draw string bag with summer items, along with being entered into a drawing for a summer fun basket. Existing members are eligible to participate. 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 best 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!!

DOWNLOAD THE BRELLA APP



Protect your debit card with the Brella App. Get alerts when your card is used so you can quickly detect unauthorized or fraudulent activity on your account. You can also submit a Travel Notice if you will be using your debit card for transactions while traveling and locate nearby ATM's. Just go to your devices App Store to download.

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 have seen that this is not happening in the members 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. This negative activity stays on your credit report for TEN years. Before signing up for one of these services, please call the credit union to see if we can help in a more positive manner.

Be Sure to follow us on Facebook!

President's Corner

Greeting friends from the board and myself,

It seems spring may have sprung a little earlier this year. The grass is green, and the trees are coming to life. Spring really is a time to appreciate new life and all the newness that spring brings.

This is an exciting season to look forward to warmer weather and new adventures. Maybe that adventure is purchasing a camper, or a boat, or a rocking chair to watch the clouds roll by. Whatever makes you happy. I hope your dream comes true.

For the staff and board members, we have had the great privilege of looking at and tweaking blueprints for the new building in Caldwell. Make sure you follow the progress on Facebook or drive by when in the area.

Please feel free to reach out to any board member with questions on any subject that pertains to our credit union as we are here to serve you.

Enjoy the season my friends!

Your board President,
Tammy Clark

ATM LOCATER

Out of town and unsure where to find an ATM? Check our website for information on the Alliance One ATM Locater mobile app. Download this app to locate ATM's in your area. Or use MoneyPass for surcharge free ATM's worldwide.

SCAMS

Be skeptical and look for red flags. If you receive a call, text message, email, letter, or message on social media the caller may not be who they say they are. Scammers are great at mimicking companies and company forms. Just because a website looks official does not mean that it is. Caller ID is also commonly faked. Never give out your personal information to anyone over the phone or internet. If you are unsure, call the company and confirm you are speaking with the actual business.

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 save you money, make your life easier and/or help you reach your financial goals.

Holiday Closings

Memorial Day	Mon, May 27
Juneteenth	Wed, June 19

NEW CALDWELL

OFFICE

We hope to be breaking ground on our new location at 306 North St, Caldwell, OH in mid-April. For the latest updates follow along on [facebook](#)

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 – 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.