



Southeastern
Ohio Credit Union

Serving Families Now and in the Future

Your Credibility

Fall 2024



ANNUAL MEETING

You're Invited

You're invited to attend the Annual Meeting of Southeastern Ohio Credit Union on Wednesday, October 23, 2024. The meeting will be held at the Guernsey County Senior Citizens Center, 1022 Carlisle Avenue in Cambridge. 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 dinner 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. To reserve your seat at the meeting, we must receive your reservation by October 11th. A reservation slip should have been mailed to you. 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 Wednesday, October 23rd your \$10 fee(s) will be refunded to your share account.

NEW CALDWELL OFFICE UPDATE

The new Caldwell office construction is right on track and should be completed by the end of the year. Our members will be able to enjoy all the credit union has to offer including the convenience of our drive-thru, night deposit and ATM. We look forward to seeing all of you very soon at our new location at 306 North Street, and currently at our 508 Main Street office. Keep watching for details of our Grand Opening Celebration.

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, 2024, until Jan. 31, 2025. Stop by or call the credit union and let us help make your (Dec 30) holidays a little more cheerful. Rates based on credit worthiness. Rates and terms subject to change without notice. \$30 loan application fee applies. Loans subject to credit approval.

Pre-BLACK FRIDAY

Southeastern Ohio Credit Union will be offering a Pre-Black Friday Loan Special from Monday, Nov. 25 through Friday, Nov. 29, 2024. During that week only we will be offering a \$1,200.00 loan for 12 months with an APR of 5.99%*. Don't delay getting to the credit union that week! *APR = Annual Percentage Rate. Loans subject to credit approval. Rates and terms subject to change without notice. \$30 loan application fee applies. Members may call in for pre-approval starting November 1st.



President's Corner

Hello friends,

It's pumpkin season again...doesn't it feel like everything is flavored with pumpkin spice. Just seems to let me know that the season has changed again.

When I think about what to say in my corner of this newsletter, my mind goes to when the next newsletter comes out. Christmas will be over, and we will be starting a new year when you read the next newsletter. I don't know about you, but I need daily reminders to concentrate on the present moment. I encourage all of you to be mindful of what is happening each day.

Please let us know at the credit union if there is anything that we can help you with financially today to make your tomorrow better.

I'm excited to be seeing you at our annual meeting in a new space. We will all be experiencing this evening together and enjoying those that we sometimes only see at this event.

Remember if you spend your life planning for the storm you will never enjoy the sunshine. You all bring lots of sunshine to my life.....thanks for being part of my world.

Your board President,

Tammy Clark

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.

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 1st 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. The drawing will be held Friday, November 15th. Happy Holidays to you and your family!

SAY HELLO TO SOME NEW FACES!



The Credit Union has added new members to our team! Stop in and say hello to Savannah in Cambridge and Nicole in Marietta. They are eager to get to know and serve you, our members!

HOLIDAY CLOSINGS

Columbus Day Mon, Oct. 14
Veteran's Day Mon, Nov. 11
Thanksgiving Thurs, Nov. 28
Christmas Wed, Dec. 25
New Year's Wed, Jan. 1

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

Coming Soon!

306 North St.

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

G Pay

SAMSUNG pay

Apple Pay

Member choice American Share Insurance
insurance up to \$250,000

