



# Member Solutions



Banking with purpose,  
building stronger communities™.

## All Off-Site ATMs Now Live

In late October 2025, we shared that all 7 17 Credit Union off-site ATMs are officially up and running! Beginning September 16, we installed seven new ATMs and three Personal Teller Machines (PTMs), rolling out two each week through mid-October. By November 1, all upgraded machines, each owned by 7 17 Credit Union, were fully operational and ready to serve members.

Members who were charged **Foreign ATM fees** at non-7 17 ATMs between **April 1 and September 16, 2025**, will have those fees reversed. These refunds apply only to **Foreign ATM fees assessed by 7 17 Credit Union** for out-of-network transactions. Refunds can be verified through online or mobile banking or by checking your statement. (Note: Members who already received fee refunds through WOW benefits were not refunded a second time.)

Additionally, as of **September 16**, all MoneyPass Network ATMs are now **free to use** — we've eliminated the \$1.50 surcharge fee. With access to nearly **40,000 surcharge-free ATMs nationwide**, you can enjoy even more convenience wherever you go! Find a MoneyPass ATM at [www.moneypass.com](http://www.moneypass.com).

**We truly appreciate members' patience and understanding during this transition.**



## 68<sup>th</sup> Annual Meeting Announcement

Join us for 7 17 Credit Union's Virtual Annual Meeting

**When: Tuesday, April 28, 2026**

7 17 will hold the 68<sup>th</sup> Annual Meeting virtually. The meeting link and more information will be available April 1, 2026, on our website at [www.717cu.com](http://www.717cu.com).

Important Notice: The Nominating Committee has declared a NO CONTEST election for the open Board of Directors positions. As of the August 31, 2025, deadline, only the directors up for reelection have submitted a letter of intent to run.



## Connect with 7 17!

7 17 Credit Union is more involved in our community than ever. From YSU and Kent State games to local events, we're out there supporting the neighbors we serve every day.

Visit [www.717cu.com/events](http://www.717cu.com/events) to see where we'll be next — and even grab special offers like reduced ticket prices!



## President's Corner



### Reinforcing our Commitment to Northeast Ohio

2025 was an unforgettable year for 7 17 Credit Union. It was a year full of growth, connection, and exciting opportunities to better serve our members and our communities. None of it would be possible without you, our members.

We're thrilled to share one of our biggest milestones: our upcoming merger with Geauga Credit Union. This means more ways to serve you, with new branches in Burton and Middlefield and expanded membership into Geauga and Ashtabula counties. We're welcoming an additional 6,500 members to our 7 17 family, giving even more people access to the financial tools and support they need to thrive.

This merger is just the beginning of our \$50 million commitment to Northeast Ohio. In 2026, we'll open new branches in Stow, Streetsboro, and Akron — expanding the credit union movement and bringing 7 17 closer to our 120,000 members across the region. For us, every new branch is more than a location; it's a chance to help people live better lives financially and build stronger communities throughout Northeast Ohio.

But 2025 wasn't just about growth — it was about giving back more value than ever before. We cut fees significantly, ensuring that members keep more of their hard-earned money. We also launched our groundbreaking *Your Keys. No Fees.* mortgage program — designed to make homeownership more affordable for our workplace partners by eliminating unnecessary fees and simplifying the process.

In addition, we introduced our Visa Affinity Card — what we believe is the best credit card in the country. It offers highly competitive rates, a 7.17% APR introductory rate, and no annual fee. Paired with some of the lowest auto loan rates in the state and market-leading Certificate rates, 7 17 members experienced exceptional savings and returns all year long.

Our dedication to the community remained just as strong. Through our Forever Youngstown promotion, we gave back over \$100,000 to support the Youngstown area — a city and community at the heart of our story. We also strengthened our partnership with Youngstown State University, unveiling a co-branded Visa® credit card and supporting YSU's student-athletes in their academic and athletic pursuits.

It's the latest in a host of partnerships supporting non-profits like the Greater Stark County and Warren-Youngstown Urban leagues, and community staples like the RubberDucks and Scrappers. Every partnership reflects our belief that together, we can make our communities stronger, more vibrant, and full of opportunity.

Our second annual Financial Wellness Night at the Ballpark hit it out of the park on July 17, drawing a record-breaking crowd of 9,034 fans to Eastwood Field — the largest attendance in the ballpark's history. On Sept. 4, we joined the RubberDucks to announce Canal Park would be named 7 17 Credit Union Park starting with the 2026 season, furthering our commitment to serving the Akron community.

We've spent 2025 building a stronger community. I look forward to everything 2026 has in store, including a focus on you, our members, with an anticipated launch of many new products that will provide greater value to our membership in the years to come.

7 17 is also focused on revamping some of our products and services for 2026, paying higher dividends for our members focused on saving. As we look towards the new year, you can expect to see changes to our lines of credit and high-yield savings accounts to serve our members even better.

Respectfully,  
John E. Demmler

## SCAM ALERT: Imposter Scheme Targets 7 17 Members

7 17 members are being targeted by a growing scam. Scammers will call you, pretending to be from 7 17, often using **spoofed caller ID** to make the call look legitimate. They claim there's a problem with your account and use your fear to gain access to your money.

There has been **no breach of member data at 7 17**. These scammers do not know that you are a member — they simply dial random phone numbers in the area until they reach someone who is. This scam affects many financial institutions.

They often instruct you to move money into a “new, secure” account – but this account is controlled by the scammer. To make the scheme appear more credible, they may introduce a **fake IRS, Social Security, or FBI agent** who claims they need to “secure” your funds.

Then the fake agent demands you send your money to a specific account, buy gift cards or provide personal information.

Once you give them access to your money — it's gone.

If you receive a call like this, **hang up immediately**. Then, call 7 17 directly at **800-775-7741**, or contact the government agency using its official phone number — not one provided by the caller. Remember: No government agency will ever call you demanding money transfers or gift cards. Stay alert!



## 7 17 Announces New Affinity Card Partners

**7 17 has created even more ways to give back.**

The **7 17 Affinity VISA® Credit Card** helps you save with one of the country's lowest rates — plus no balance transfer, cash advance, or annual fees. Enjoy 7.17% APR for life on purchases and balance transfers made in the first 90 days – helping you take control of your finances and high-rate cards!

We now have even more local organizations to give back to! In October, we announced the **Youngstown State** card. Every swipe helps support student athletes on and off the field.

We are excited to announce more partnerships in the future to add to our existing Affinity cards – the **Akron RubberDucks**, the **Mahoning Valley Scrappers**, the **Greater Warren-Youngstown Urban League**, and the **Greater Stark County Urban League**. Learn more about our Affinity cards at [www.717cu.com/affinity-cards](http://www.717cu.com/affinity-cards).

It's just one way 7 17 helps our members take control of their live financially – while supporting community institutions.



## Welcome to 7 17 Credit Union Park



We're thrilled to kick off a new era with the Akron RubberDucks as we open the 2026 season at 7 17 Credit Union Park on **April 2nd!**

This marks the next step in our partnership with the RubberDucks and our shared commitment to the Akron community. As the team's Official Credit Union and banking partner, we're proud to celebrate hometown spirit, community connection, and the excitement of baseball season —right here in Northeast Ohio.



But our vision extends well beyond the field. 7 17 Credit Union has pledged \$150 million toward community reinvestment,

supporting local businesses, expanding access to homeownership, and helping families across Northeast Ohio plan for their financial futures.

**Join us for Opening Day, April 2, 2026 — we can't wait to see you at 7 17 Credit Union Park!**



## Incredible opportunity for Workplace Partner Employees —

**Your Keys, No Fees Mortgage is saving members thousands!**



At 7 17 Credit Union, we believe strong communities start with strong foundations. One of the most important foundations is home ownership. To help make that dream a reality, we're proud to offer employees of over 670 Workplace Partners an exclusive opportunity to save on the cost of buying a home through our Home Buyers Incentive Program.

This special program provides eligible Workplace Partner employees with a No-Fee First Mortgage\*, designed to make homeownership more affordable from the very beginning. Buying a home can come with many expenses, but through this program, 7 17 Credit Union eliminates some of the biggest up-front costs. Qualified members pay no application, appraisal, loan origination, credit report, processing or title insurance fees.

That means real savings you can use toward moving costs, new furniture, or simply keeping a little extra in your back pocket. On a typical mortgage loan of \$132,000, these waived fees could save you up to \$3,482 — just for being part of one of our hundreds of 7 17 Credit Union Workplace Partner organizations.

This program reflects our commitment to supporting the financial well-being of our members, encouraging homeownership in the communities we serve, and strengthening Northeast Ohio one home at a time. Homeownership is a key step toward building stability and creating roots in our community, and we're honored to make that journey a little easier.

If your employer is a 7 17 Credit Union Workplace Partner, you may already qualify. Our team is ready to help you open the door to your new home — with no fees and plenty of savings.

To learn more, visit [717cu.com](https://www.717cu.com) or contact your local branch today.

\*Must be a purchase of an owner-occupied, primary residence, LTV/CLTC up to 95%, minimum credit score of 620. \$500 collected at time of application for appraisal and credit report, if loan closes, funds will be credited back to applicant. All closing fees waived on mortgages up to \$806,500. Cannot be combined with other offers.

## Announcing the Merit Matters Scholarship



7 17 is excited to share that we've revamped our scholarship program. Our new **Merit Matters Scholarship** is offered exclusively to graduating high school seniors enrolling in an accredited college, university or trade school this fall.

**This year, we're offering 18 scholarships worth \$1,000 each.**

We've made the scholarship process easier than ever. It's now open to any accredited college, university and trade school in the country. To apply, students will need their transcript, resume, an essay and two letters of recommendation. Either the student or one of their parents/guardians must be a 7 17 member to apply.

Scholarships will be awarded to students who demonstrate not only academic excellence, but are actively involved in their communities. Supporting education is central to our mission of helping people improve their financial futures — and that includes students committed to taking the next steps to improving their lives through education.

Applications open February 1, 2026 on [717cu.com](https://www.717cu.com). Keep an eye on our website for more details!

## SavvyMoney Is Getting Savvier

There are upgrades coming to Credit Score, a tool within 7 17 digital banking. We are now offering new tools to support your financial wellness. The Credit Score dashboard will now show suggested offers for solutions to help you with your financial wellness like 717 credit cards, auto loan refinancing and debt consolidation. It's all so you can keep track of your financial health — and get your finances right where you want them.

7 17 is also updating the credit score model in digital banking to better match what we use for most loan approvals. VantageScore 4.0, the most updated Vantage credit score model, uses updated data and analytics to provide a clearer picture of your credit health. When this upgrade occurs, your score might go up or down a bit — that's totally normal. It doesn't mean anything about your credit has suddenly changed.