



Member Solutions



Financial tools and resources to help you build exactly the life you envision.

66th Annual Meeting Announcement : Join us for 7 17 Credit Union's Virtual Annual Meeting

When: Tuesday, April 30, 2024

7 17 will hold the 66th Annual Meeting virtually. The ZOOM link and more information will be available April 1, 2024 on our website at 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, 2023, deadline, only the directors up for reelection had submitted letters of intent to run.

Welcome to 7 17, former Youngstown City Schools Credit Union members!

We want to share a piece of news with you about a large group of new members. We have excitedly finished a planned merger with the Youngstown City Schools Credit Union and all YCSCU members have merged into 7 17 Credit Union as of December 1, following approval from the Ohio Division of Financial Institutions and the National Credit Union Administration.

We ask the entire 7 17 family to welcome our newest members.

7 17's \$1,000 Special Loan is here for whatever comes up



At 7 17 Credit Union, we'd like our members to know we are here when you need us. With the end of year expenses and those last minute emergencies, we are offering members a \$1,000 no-credit-check special loan.* You can use the money for whatever you need and pay us back over 12 months with a low monthly payment of less than \$95 per month.

This loan special is available until January 31, 2024. Stop by any 7 17 Credit Union branch location today for complete details and to apply for your \$1,000 special loan.

Note: You must apply in person at your local 7 17 branch. Applications for this special loan will not be taken online or by phone. We look forward to seeing you!

*Must be a member in good standing for at least three months. Loan subject to having a minimum direct deposit equaling \$1,500 or more per month into your 7 17 Credit Union account for the past three months. Loan is based on 17.90% annual percentage rate and a 12-month term with payments of \$91.65 to \$93.58 per month depending on your debt protection choices. Maximum of two outstanding "Special" loans per member with a maximum combined balance of \$1,700 total. A minimum period of four months is required between special loan originations. Approval is based on no anticipated changes to financial status for the next 12 months. Members currently in bankruptcy are not eligible. Offer expires January 31, 2024. Other restrictions may apply. No additional discounts apply. Rates, terms and conditions may vary and are subject to change at any time without notice.



CEO Spotlight: Celebrating a legacy; embracing the future



Gary Soukenik



John Demmler

Continuity of commitment. There is perhaps no better phrase when explaining the individuals we are celebrating – and the values they hold so high: longtime 7 17 President and CEO **Gary Soukenik** and his successor, **John Demmler**.

With 46 years of service to the members of 7 17 Credit Union and with more than 42 years at the helm of the organization, President and CEO Gary Soukenik has retired, officially welcoming John Demmler to the helm November 1.

Under Gary's leadership, 7 17 has grown from \$35 million to nearly \$1.6 billion in assets with more than 116,000 members across a six-county area of Northeast Ohio. 7 17 has earned a number of awards and recognitions ranking it among the largest, strongest, and healthiest credit unions in the country. When Soukenik came aboard in 1977, the credit union had 16 employees. Today, the credit union employs 329.

"When I walked through the doors as a new employee of 7 17 Credit Union on October 21, 1977, I was excited for a new journey," said Gary. "Never in my wildest dreams could I have envisioned what a wonderful journey it would be. To have the privilege of helping our members improve their financial well-being and to work with such phenomenal people for the past 46 years has been a true blessing."

When speaking of his successor, Gary says John quickly rose to the top of 1,100 candidates for many reasons, but his values really aligned well with 7 17's values.

John, an Ohio native, began his career in the financial service industry nearly 25 years ago. He will be returning to Ohio from Austin, Texas where he has served as the Chief Lending Officer and Senior Vice President of Corporate Strategy at A+ Federal Credit Union.

When talking about his new position as 7 17 CEO, John commented, "A few of the things I want to focus on here at 7 17 is to create a continuity of purpose where we give our members great service and value; a continuity of leadership where our team members feel secure in their employment and optimistic about the future; and a continuity of commitment to the communities we serve."

John will be supporting the continuing mission and culture of 7 17 – that is built on mutual respect.

A warm welcome to new 7 17 CEO John Demmler and an affectionate farewell to a legendary leader Gary Soukenik.



Left: Gary Soukenik, early in his career at 7 17 Credit Union.

Below: Gary (second from right) and 7 17's volunteers prepare to break the ground for an expansion of the Larchmont (Warren) office.



Above: Gary and other credit union professionals visit the U.S. Capitol to visit with legislators.



Above: Gary signs the contract to upgrade our Core computer system.



Above right: Gary and Brian Boettcher, 7 17's SVP of Innovation & Information Technology, entertain employees who worked long hours transferring member data to the new Core.

Announcing a new credit card program for 7 17 business accounts

Just because you are running a business doesn't mean that you have to miss out on rewards and cash back! Elevate your purchasing power with our new business credit cards.* There are six card options. Choose the one that best meets the needs of your business.

For more information visit www.717cu.com/business-visa or speak with one of our business specialists.

Important note for existing business credit cardholders:

There will be no changes to your existing business credit card relationship with us! You are not required to apply for a new card, but certainly welcome to.

For more information, please contact:



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*The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

Respectfully. Yours.

Spring Deadline for 7 17 Scholarship Applications: Due by March 1, 2024

Every year, we are proud to support education in our communities. We believe that engaged and supported students are the bedrock of our community and the key to brighter futures. Once again, we will be offering twelve \$1,500 scholarships for post-secondary education at accredited schools and universities for members or legal dependents of members.



We are also happy to continue the YCSCU Scholarship that was formerly given by the Youngstown City Schools Credit Union. As part of the merger, we are pleased to add this \$1,000 scholarship to our current program.

We invite you to learn more and read an overview of each of our scholarships on our website. You can also download any application by visiting www.717cu.com/scholarships.

Rather get information in person? No problem. Scholarship applications are also available at any 7 17 branch and in all high school guidance offices. Just ask your guidance counselor or administrator for the application. Applications and all required attachments must be submitted to the credit union by March 1, 2024.

We look forward to continuing to support our local students and their bright futures. Hats off to you!

Ignite your savings power with 7 17's special deposit options!

It's that time of year when we all take a look at our finances and what financial goals we might have in mind in the New Year. Check out our great certificate and money market specials — rewarding YOU for saving.

What is a “money market” account and why does it benefit me?

We're glad you asked. Because money market accounts generally earn higher rates than standard savings accounts, they may help you grow your funds faster. You can easily access your money through ATM and PTM withdrawals, transfers, and writing checks. When used alongside other types of deposit accounts, money market accounts can give your savings an extra boost.

Stop in a branch or open an account online!

Be social. Connect with 7 17!

Stay in the loop about 7 17 Credit Union with the latest news, happenings, and financial bits of wisdom. Make sure to find us wherever you prefer to post and engage and connect with us. We'd love to hear from you too. It's all a part of the ways 7 17 wants to reach out and be a part of the community...anywhere and everywhere!

Follow us here:



Grocery shop = earn points!

This time of year, we all seem to be at the grocery store more than ever. Now, get rewarded for it. No special scans or downloads or codes. Just shop and use your 7 17 Visa® Platinum Rewards credit card as payment and automatically get double your ScoreCard® Rewards Points.*

Between January 1 and March 31, 2024, all 7 17 Visa® Platinum Rewards credit card holders will earn two points for every \$1 spent at grocery stores or wholesale clubs. The good news is this bonus feature has been automatically added to your credit card; there's nothing you need to do! Visit www.717cu.com/double-points!

Remember, your ScoreCard Rewards Points can be redeemed for amazing merchandise, travel discounts, gift cards, or cash back!

*This offer is valid on qualifying purchases made at grocery stores (MCC 5411) and wholesale clubs (MCC 5300) during the promotional period of Jan. 1 – March 31, 2024. Bonus ScoreCard Rewards Points will be credited to your account within 30 days after this promotional period ends. Contact us for complete details. Note: qualifying purchases are at the sole discretion of ScoreCard.

Wait....there's a way to increase your rewards points? You bet there is!



If you want to keep earning points even faster, here's an easy way to do that:

Members with a 7 17 Visa debit card can have their ScoreCard points added to their Visa Platinum Rewards credit card points! With your debit card, you get one point for each \$2 you spend.* You can earn points with BOTH your 7 17 debit and credit cards by combining them with other family members to earn rewards faster. We call this “householding” your ScoreCard points. Translation? Get that cool TV for your family room!

Access your ScoreCard Rewards account through online banking or at www.ScoreCardRewards.com to add your debit card and combine (household) your ScoreCard points.

*Every time you use your Visa® Debit Card and say or push the CREDIT option for your purchase you will receive one point for every \$2 you spend. Reward points are earned on net purchases only (purchases minus returns/credits). Reward points are not earned on transactions made using a Personal Identification Number (PIN). Members using contactless cards can earn points as long as they don't enter their PIN number when checking out.

EARN DOUBLE SCORECARD POINTS

JANUARY - MARCH at GROCERY STORES*

