



Member Solutions



Banking with purpose,
building stronger communities™.

Celebrating 69 Years of Financial Wellness — Together!

Fresh off an exciting Scrappers Opening Day on June 2, which marked the first game at the newly named **7 17 Credit Union Field at Eastwood**, the season is already off to a memorable start. Now, we're keeping the momentum going with a special night dedicated to celebrating you, our members and community.

You're Invited to Financial Wellness Night at the Ballpark

FRIDAY | **First Pitch at**
07-17-26 | **7:17 PM**

As the Official Credit Union and Banking Partner of the Mahoning Valley Scrappers, 7 17 Credit Union is proud to host **Financial Wellness Night at the Ballpark**, a special member and community appreciation event. Whether you're a longtime member or new to 7 17, this night is for you. Best of all – it's free!

Here's the Game Plan

Join us at 7 17 Credit Union Field at Eastwood for an unforgettable evening packed with fun, food, and financial wellness:

- **Free admission** — Tickets available only at the Chevy All Stars Box Office at 7 17 Credit Union Field at Eastwood
- **Premium seating** exclusively for 7 17 Credit Union members — Present proof of membership (debit/credit card or account statement) at the box office
- **Free parking**
- **First pitch at 7:17 p.m.**
- **Free hot dog and soda voucher** upon entry (limit one per person)
- **Special Kid's Zone** — fun with Dollar Dog
- **And more!**

Stick around after the game for the first-ever combined drone and fireworks show at 7 17 Credit Union Field at Eastwood, proudly sponsored by 7 17 Credit Union — a spectacular way to close out a night of celebration! We're honored to serve this community and grateful for the trust you've placed in us for the past 69 years. Bring your family and friends and help us celebrate!





President's Corner



Where Stronger Families Create a Stronger Ohio

At the heart of what we do is a belief in collective strength — reflected in the meaningful growth we've achieved in recent months.

On April 1, we celebrated our merger with Geauga Credit Union, welcoming members and dedicating our Middlefield and Burton branches. This milestone allows us to extend our shared commitment to financial wellbeing across Geauga and Ashtabula counties.

In Summit County, we opened our first Akron branch in the Wallhaven neighborhood on April 6. We continued that momentum with the grand opening of our downtown Akron branch in the AES Building on June 17, expanding access in the heart of the city. We've also begun construction on our Stow branch, set to open this July, and our Streetsboro branch, set to open this fall.

These strategic investments strengthen our ability to support homeownership, small businesses, and long-term financial stability, building a stronger future for Ohio.

We also introduced 1% off mortgage rates for owner-occupied homes in the cities of Akron, Canton, Warren and Youngstown with no closing costs, helping more families build equity where they live and work.

Since we launched our Ohio Strong campaign, our membership has grown to over 130,000. Our mission and services are resonating throughout Northeast Ohio.

We've saved members over \$1 million in mortgage closing costs, and saved members over \$3 million dollars through our mortgage refi program.

These are the stories that matter to 7 17. We want to tell even more of those stories in 2027, for our 70th year. Our "I am 7 17" campaign will share the ways 7 17 has been there for you for seven decades and going strong.

Stronger finances create ripple effects that benefit entire communities. This is what 7 17 Credit Union is truly about. It's neighbors helping neighbors, families putting down roots, and communities growing stronger because the people within them are supported and empowered. When someone buys their first home, opens a small business, or gains confidence in their financial future, that strength doesn't stop with them. It spreads. At 7 17 Credit Union, we're proud to stand alongside the people and places we serve, knowing that every step forward we take together helps build a more resilient and hopeful future for generations to come.

John E. Demmler
Chief Executive Officer
7 17 Credit Union

Board of Directors Officers Chosen

The board of directors of 7 17 Credit Union conducted its annual reorganization meeting following the credit union's 68th Annual Meeting on April 28, 2026.

Paul Marshall was elected Board Chairman. He has served as a volunteer for 10 years.

Michael Anness was elected Vice Chairman. He has served as a volunteer for 13 years.

Completing the slate of officers for the board of directors are:

- **Arlene Mathes** – Secretary/Treasurer (36 years of service)
- **Denise Boyes** – Assistant Secretary/Treasurer (4 years of service)
- **Jack Wilster** – Director (41 years of service)
- **Harrison Hochman** – Director (1 year of service)

Introducing 7 17's United Way of Trumbull County Affinity Card

7 17 Credit Union is proud to introduce the **United Way of Trumbull County Visa® Credit Card**. Every swipe supports childhood literacy through United Way programs, including *Dolly Parton's Imagination Library*, which delivers 6,000 books each year to local children under age five. More exciting affinity cards are coming soon—next up, JAC Live, supporting live music and local entertainment across the Mahoning Valley.



Join our shared mission: help kids build money skills.
Enjoy free* Greenlight with 7 17.



To help raise financially smart kids, 7 17 Credit Union is giving you free access to Greenlight. Designed for kids ages 6-13, they get a custom debit card and real-world money skills, all managed in one powerful app.

What you get with Greenlight:

- **Easy money management:** Send money instantly, set spending controls, and receive real-time alerts
- **Chores & allowance:** Assign tasks and automate allowance, with options to tie earnings to completed chores
- **Savings goals:** Help kids save for what matters most — and even earn 2% rewards on savings
- **Financial literacy:** Kids learn through Greenlight Level Up™, a fun, interactive game with lessons, challenges, and rewards

Built for families: Parents stay in control while kids gain independence. Monitor balances, approve transfers, set spending limits, and track activity — all from your mobile banking app.

To get started, simply have a 7 17 checking account and enroll in Greenlight through the 7 17 mobile banking app. Learn to earn, save, and spend wisely — together!

Visit www.717cu.com/Greenlight to sign up.

*The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International. 7 17 Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their 7 17 Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Plans start at \$5.99/mo. Upon termination of promotion, members will be responsible for associated monthly fees. See terms for details. Offer ends 1/1/2029. Offer subject to change or renewal.

7 17 Scholarship Winners Announced

This year, 7 17 Credit Union awarded 18 Merit Matters scholarships worth \$1,000 each to graduating high school seniors pursuing post-secondary education.

Scholarships were awarded to local students who demonstrated academic excellence and a commitment to making their community a better place. 7 17 celebrated them during an awards ceremony in May.

- Cedarville University**
Estella Williams, Champion High School
- Hiram College**
Alex Curry, Stow Munroe-Falls High School
Nathan Paolucci, Lakeview High School
- Kent State University - Main Campus**
Gianna Manente, Matthews High School
Judy Neely, Cardinal Mooney High School
- Ohio State University**
Anthony Eason, Grand Valley High School
Alaina Haroulakis, Niles McKinley High School
- Ohio University**
Candence Westfall, Hubbard High School
- Purdue University**
Caroline Gardner, Willoughby South High School
- University of Toledo**
Olivia Berry, Joseph Badger High School
- West Virginia University**
Isabella Sahli, Struthers High School
- Youngstown State University**
Annie Bada, Austintown Fitch High School
Abigail Bueno, Jackson Milton High School
Natallia Crank, Niles McKinley High School
Lucas Dyke, West Branch High School
Lacie Lamm, Girard High School
Natalie Purton, South Range High School
Julia Wheeler, Southeast High School

Congratulations to our 2026 scholarship winners!

You Asked, We Listened: The Champion ATM is Back!

You asked and we listened. After a careful review of locations and membership needs, our ATM located inside Sparkle Market at 5634 Mahoning Ave NW, Warren, OH 44483 is back! Thank you for your patience and for continuing to share your feedback with us. It helps us make improvements that matter to you and our community. Stop by and check it out today!

Later this year, our offsite PTMs will be getting a facelift! It will result in each machine being down for a few days. Please keep an eye on our website and social media for these announcements.

Introducing SmartLock HELOC: More Control, More Flexibility

We're excited to introduce **SmartLock HELOC**, our new home equity line of credit designed to give you flexibility today — and protection against rising rates tomorrow. SmartLock HELOC will replace our current HELOC product for all new applicants.



What makes SmartLock HELOC different?

It's a variable-rate HELOC that gives you the option to lock in a fixed rate on qualifying balances during the draw period.

Key features include:

- 10-year draw period with a variable rate*
- Up to three opportunities to lock in a fixed rate on a balance during the draw period
- \$5,000 minimum balance required to lock a rate
- Locked rate equals the current rate + 0.50%
- No fee to lock your rate

Why rate-locking matters:

- Helps protect you from future rate increases
- Provides predictable, amortized payments to help pay down balances faster
- Reduces payment shock compared to interest-only or fluctuating payments

After the draw period, balances repay over a 20-year variable-rate repayment period. If available, you may lock your rate before entering repayment, with payments calculated on a 20-year amortization schedule.

The \$50 annual fee* is waived when you have a checking account with us and at least \$1,000 in monthly direct deposit.

SmartLock HELOC puts you in control — so you can borrow with confidence, no matter where rates go next.

*Contact a 7 17 representative or visit www.717cu.com/SmartLock for account details; read our early disclosures before you apply online or in branch.

Upcoming Nomination and Balloting Process Announced

The 7 17 Credit Union 2027 election, nomination and balloting process for the board of directors will soon be under way. There will be one position up for re-election for a three-year term. Election of the directors and any other items that require a membership vote are handled through the mail and potentially electronically, giving every member equal opportunity to vote.

In the event of a contested election, ballots will be sent to the membership with the December 2026 account statements that should be received on or around January 10, 2027. The ballot results will be announced at the annual meeting in April 2027.

Board directors, Denise Boyes, Paul Marshall and Michael Anness have been appointed to the 2027 election nominating committee. All candidate nominations for the board of directors' positions must be made by the nominating committee prior to the ballot mailing. Candidates should be aware that the board of directors' positions require a considerable amount of volunteer time. Members interested in being considered as a volunteer by the committee should send a letter outlining their intent to run, if nominated; and serve, if elected; along with a resume to:

**7 17 Nominating Committee
Seven Seventeen Credit Union, Inc.
3181 Larchmont Ave. NE
Warren, OH 44483-2498**

Letters of intent and resumes **MUST BE POSTMARKED AND RECEIVED BY CERTIFIED U.S. MAIL** (with return receipt requested) by the Nominating Committee no later than August 31, 2026. If you have any questions regarding your letter, or the nominating process, call 800-775-7741, extension 8146.

Nominations will **NOT** be accepted from the floor at the annual meeting. Members who have submitted letters of intent by the deadline and are not nominated may still have their names placed on the ballot if they submit a petition containing a minimum of 250 valid member signatures. **Your directors look forward to your participation in the 2027 election, nomination, and balloting process.**



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www.717cu.com • 800-775-7741

Amendment to the Membership and Share Account Agreement and Disclosure

This amendment serves to update the following section of the *Membership and Share Account Agreement and Disclosure* effective 6/1/2026:

8. Right of Set Off

Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. You agree we have the right to offset funds in any of your accounts against the obligation owed to us. Federal or state law (depending upon whether we have a federal or state charter) gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by federal or state law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you. Your pledge and our statutory lien rights will allow us to apply the funds in your account(s) to what you owe when you are in default, except as limited by federal or state law. If we do not apply or offset the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply or offset the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under federal or state law if given as security. By not enforcing our right to apply or offset funds in your account(s) to your obligations that are in default, we do not waive our right to enforce these rights at a later time.



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insured by
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