



Member Solutions



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

7 17 Credit Union receives award for a best of Ohio workplace

7 17 Credit Union is proud to be recognized as one of 99 great Ohio workplaces for top talent for the **third** consecutive year. Named a 2024 NorthCoast 99 award winner by the Employers Resource Council, 7 17 is among the best Northeast Ohio organizations for building and maintaining exceptional workplaces through policies, practices, and benefits that attract and retain top-performing talent.



“We are honored to be recognized once again as a top employer in Northeast Ohio, driving home our focus on our employees and creating an exceptional workplace,” said John Demmler, President and CEO of 7 17 Credit Union. “We have great pride in our employees and this honor solidifies our commitment to fostering a rewarding and positive workplace environment. We believe a positive workplace is fundamental to our mission to improve people’s lives financially and support the communities we serve.” Demmler added, “Our success is intertwined with the success and well-being of our employees and the communities we serve.”

NorthCoast 99 winners participated in a rigorous application process and were ranked on how they address top-performer attraction, development, and retention in the areas of organizational strategy, policies, and benefits; talent attraction, acquisition, and onboarding; employee well-being; employee engagement and talent development; total rewards; and diversity, equity, and inclusion.

Special Announcement: 7 17 Credit Union partners with Kent State Athletics

7 17 Credit Union, in partnership with Kent State University Athletics, is proud to announce its designation as the official credit union and banking partner of Kent State Athletics. This partnership demonstrates 7 17’s continued commitment to financial wellness and building stronger communities throughout Portage County and the surrounding areas.



7 17 Credit Union is the Official Credit Union and Banking Partner of Kent State Athletics

Learn more about this special partnership at www.717cu.com/kent-state-athletics.





President's Corner



Strengthening Our Community Together with Exciting New Partnerships!

Continuity of commitment. It is one of the core values I spoke about when I first arrived at 7 17 and it is a value I know we can **strengthen** as a people-first credit union. I am a firm believer in the power of community – and that is why I am pleased to announce our commitment to fostering growth and unity through some incredible upcoming initiatives!

I am proud to announce that 7 17 Credit Union is *the Official Credit Union and Banking Partner of Kent State Athletics!*

7 17 Credit Union's roots run deep in Kent and this partnership is a homecoming for us. 7 17 Credit Union is the successor credit union to Kent State Credit Union and we could not be more thrilled to expand upon our promise of delivering the best financial products and services to the students, faculty, and staff of Kent State University and the broader community.

This collaboration is not just about sports; it's about supporting our student-athletes, staff, and community. It's about inspiring financial wellness and enhancing the overall spirit of our community. By backing KSU Athletics, we are investing in our future leaders and athletes who will make a positive impact both on and off the field.

Another initiative I am looking forward to is supporting the Youngstown community with the reopening of downtown Youngstown. Join us as we help breathe life back into downtown Youngstown with "The Downtown Open," an upcoming music festival on October 19th that promises to be a celebration of art, culture, and community spirit. This event will not only showcase local talent but also bring residents together for an evening filled with music, food, and fun!

Finally, we have forged a new partnership with the city of Warren to improve and beautify the 3rd and 4th ward neighborhoods with the new Great House loan. It will directly impact residents by improving neighborhoods with home improvement loans up to \$10,000. Through this initiative, we will provide resources and support that empower neighborhoods to thrive.

Together, we can create a more connected environment where everyone feels valued. When we invest in one another—be it through partnerships or community events—we lay the groundwork for a stronger future. At 7 17, we're dedicated to building relationships that uplift everyone involved because together is how we shape lasting change.

Join us on this journey towards revitalizing our community! Let's stand united for growth and connection.

Respectfully, Yours.

John Demmler

Certificate Specials

11-month Certificate

Regular and IRA Certificates as high as

4.25%^{*}
APY

25-month Certificate

Regular Certificates Only as high as

4.00%^{*}
APY

36-month Certificate

Regular and IRA Certificates as high as

3.75%^{*}
APY

60-month Certificate

Regular and IRA Certificates as high as

3.50%^{*}
APY

*Annual Percentage Yields (APY) are accurate as of 09/25/2024 and subject to change without notice. The Annual Percentage Rate (APR) for the 11-month Certificate is 4.18%; the APR on the 25-month Certificate is 3.94%; the APR on the 36-month Certificate is 3.69%; the APR on the 60-month Certificate is 3.45%. Upon maturity, the 11-month Certificate will automatically renew as a 12-month Certificate; the 25-month Certificate will automatically renew as a 24-month Certificate. Substantial penalty for early withdrawal. Fees and penalties may reduce earnings. Dividends are compounded and credited quarterly. Minimum amount required to open and earn APY is \$500. This offer is also available for Traditional and Roth IRA certificates with the exception of the 25-month Certificate. Call 800-775-7741 for further details. Deposits are federally insured up to \$250,000. IRA deposits are federally insured separately up to \$250,000.

An incredible opportunity for young savers! Meet our high-yield Youth Startup Savings Account

Listen up, young savers! 7 17 Credit Union has an incredible opportunity for you. We believe it's never too early to start building good financial habits, which is why we're offering a Youth Startup Savings Account with an unbeatable 7.17% APY* on balances up to \$1,000.

Our youngest members (under 18 years old) can open a secondary savings account and watch their money grow faster than ever before.

Earn 7.17% APY, up to \$1,000*

- No minimum deposit to open
- Deposits can be made any time

**Earn 7.17% APY*,
up to \$1,000**



*Primary account owner must be under 18 years of age; parents or guardians may be joint owners of the account. Limit of one Youth Startup Savings Account per member. Youth Startup Savings Account must be opened in a branch; not available online. 7.17% APY (Annual Percentage Yield) applies to the first \$1,000 on deposit, then current youth account savings account rates apply to all balances more than \$1,000 – call us or visit our rates webpage for current rates. APY effective as of August 1, 2024. Upon the accountholders 18th birthday, the Youth Startup Savings Account funds on deposit will be automatically transferred to their 7 17 Primary Membership Savings Account. Dividends paid quarterly. Offer subject to change or cancellation at any time. Consult a 7 17 Service Charge Schedule for applicable fees. Rates are variable and subject to change without notice. Federally insured by NCUA.

One step closer to owning the home of your dreams — Introducing Ohio Homebuyer Plus

Looking to buy a new home but faced with sky-high mortgage rates, rising prices, and a limited number of houses on the market?

7 17 Credit Union is partnering with the state for a unique program to give you a financial boost and help you get one step closer to unlocking the home of your dreams!

In conjunction with the Ohio Treasurer's Office, 7 17 is proud to offer the Ohio Homebuyer Plus program to our members.

What is Ohio Homebuyer Plus and how can it help me?

Ohio Homebuyer Plus allows residents to create special tax-advantaged savings accounts that pay higher interest rates to help prospective home buyers save and grow money faster for their dream home. Money paid into the account by the homebuyer, their family members, or others may qualify for some state income-tax deductions*. The program is open to Ohio residents of any income level.



7 17 Credit Union members opening the Ohio Homebuyers Plus savings account will:

- **Earn up to 7.17% APY****
- **Receive \$717 off closing costs*****

What are the requirements for Ohio Homebuyer Plus?

- Ohio resident at least 18 years of age
- Primary residence located in the state of Ohio
- Only use the account proceeds toward the down payment or closing costs of a home purchased in Ohio, with the home becoming their primary residence

Accounts must be used within five years, maintain a minimum balance of at least \$100, and cannot exceed a maximum balance of \$100,000.

Contact 7 17 Credit Union today to learn more about Ohio Homebuyers Plus.

Important disclosures:

*Consult a tax advisor regarding your tax situation related to Ohio Homebuyer Plus Savings Account.

**Annual Percentage Yield ("APY") of 7.17% is effective August 1, 2024. Rates are variable and subject to change without notice. Minimum balance to open and maintain account and earn dividends is \$100.00 and the maximum balance is \$100,000.00. Offer subject to change or cancellation at any time and requires 7 17 Credit Union ("7 17") membership and a Primary Savings Account. After five (5) years, any unused funds in the account will automatically transfer to your Primary Savings. Account holder is subject to all requirements, terms and conditions set forth in the Participation Statement found at: https://tos.ohio.gov/files/Pdfs/Ohio_Homebuyer_Plus_Participation_Agreement_English_050324.pdf.

***Offer valid for Ohio Homebuyer Plus Savings Account members only. A credit of \$717.00 will be applied at the time of closing towards eligible closing costs on a first mortgage loan that is made for the purpose of purchasing an eligible primary residence in Ohio and originated with 7 17 Credit Union within five years of account opening. The \$717 credit cannot exceed actual closing costs. All loans are subject to credit application, review, and approval. Offer not valid on home equity loans or lines of credit. Cannot be combined with any other offer or discount; there is no cash value. Offer limited to one per member and subject to change or cancellation at any time. Consult a 7 17 Service Charge schedule for applicable fees. Visit a branch or call 800-775-7741 for complete details.