



Member Solutions



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

Scholarship applications due March 1, 2019!

7 17 Credit Union offers twelve \$1,500 scholarships for post-secondary education at accredited schools and universities.

For complete details on 7 17's scholarship program, or to download an application, visit www.717cu.com/scholarships. Scholarship applications are also available at any 7 17 office and in all high school guidance offices. Students interested in applying for a 7 17 scholarship must submit their application and all required attachments by **March 1, 2019**.

Notice of fee changes

7 17 Credit Union is focused on our membership's financial success. As such, we regularly evaluate our products, services and fees to assure that we are providing the best benefit to our Members. With this in mind, we would like to announce that the following fee changes will take effect on February 15, 2019:

- The **ATM Balance Inquiry** fee of \$1.00 will be eliminated.
- The **Bill Pay Inactive Fee** of \$5.50 will be eliminated.
- The fee of \$8.00 for an **Overdraft Protection Transfer from a loan account** fee will be eliminated. (The fee for an Overdraft Protection Transfer from a Savings Account will remain.)
- The **Check Cashing** fee of \$5.00 will be eliminated.
- The **Foreign ATM** fee will increase from \$1.00 to \$1.50.

61st Annual Meeting Announcement

Join us for 7 17 Credit Union's Annual Meeting

When: **Tuesday, April 30, 2019**
6 p.m. to 8 p.m.

Where: **DiVieste Banquet Room**
754 North River Road
Warren, Ohio 44483

Dinner Cost: **\$8.00** – Members
\$15.00 – Non-member Guests

Important Notice: The Nominating Committee has declared a NO CONTEST election for the open Board of Directors positions. As of the August 31, 2018, deadline, only the directors up for reelection had submitted letters of intent to run.

Reservation Information and Instructions:

Reservations can be made beginning February 1 through April 24 by calling one of the following numbers:

Trumbull 330-372-8100
 Mahoning 330-726-0344
 Portage 330-677-0001
 Stark 330-492-1106
 Elsewhere 800-775-7741

All reservations must be made by phone. Our TeleServices Department will record your reservation and deduct the appropriate dinner fees.

Please have the following information when making your Annual Meeting reservation:

1. Your name, social security number or your 7 17 Member number.
2. The first and last name of **each** person for whom you are making a reservation, and their 7 17 Member number if a Member of 7 17.
3. A daytime phone number where you can be contacted if there is a question.

Dinner Fees: For your convenience, all dinner costs can be deducted from the account of the member who is making the reservation. Please note, for our Members' protection, TeleServices can only deduct dinner fees from an account for which you are a primary or joint owner. You may also indicate that you wish to pay at the door. **Fee Refunds:** 7 17 will refund all dinner fees paid if our TeleServices Department receives your cancellation by **Wednesday, April 24, 2019**.





Design your own 7 17 Debt Consolidation Loan and give your financial life a fresh start in the New Year. Pay off lingering holiday expenses or simplify your life by consolidating bills with our competitive rates.

Your 7 17 Debt Consolidation Loan*includes:

- A 2.00% rate discount
- Available .50% rate discount for automatic payments
- *Simply Rewarding* discounts up to .25%
- A standard, one-time \$100 processing fee
- The loan amount and loan term that's right for you

Pick the amount you need†:

- \$3,000
- \$3,500
- \$4,000
- \$5,000

†A one-time \$100 processing fee will be added to the amount you choose. Ex. \$5,000 loan + \$100 fee = \$5,100 total amount financed.

Pick the loan term that's right for you:

- 30 months
- 36 months
- 48 months
- 60 months

Here's an example of how it works:

If you need \$3,000, borrow \$3,100 for 60 months and your monthly payment could be as low as \$64.64;* or at 48 months, pay as low as \$77.50 per month;* or at 36 months, pay as low as \$99.03 per month;* or at 30 months, pay as low as \$116.31 per month.*

This offer ends February 28, 2019. To apply, stop in to any 7 17 branch, give us a call, or apply online at www.717cu.com/apply. (Important: when using our online loan application, select "Note Loan" as the Product, then select "Debt Consolidation Loan" as the Loan Purpose).

*Important Disclosures: You must be a member in good standing and credit qualify. Payment example for a \$3,100.00 Debt Consolidation Loan and term of 60 months assumes a rate of 8.99% (10.37% APR – Annual Percentage Rate) and these requirements: a credit score of 740 or above and includes the following: 2.00% promotional discount rate for this loan, .50% discount for automatic payments from a Seven Seventeen checking account, ACH from another financial institution, direct deposit, or payroll deduction, and .25% discount for Premium Rewards level within the *Simply Rewarding* Member Rewards Program. Other examples (when all requirements for available loan discounts are met): If you borrow \$3,100.00 for 48 months at a rate of 8.99% (10.67% APR), your approximate monthly payment would be \$77.50; or if you borrow \$3,100.00 for 36 months at a rate of 8.99% (11.17% APR), your approximate monthly payment would be \$99.03; or if you borrow \$3,100.00 for 30 months at a rate of 8.99% (11.55% APR), your approximate monthly payment would be \$116.31. Payment examples are for illustrative purposes only – other loan amount and terms are available. Your individual Debt Consolidation Loan payment amount, rate and APR will vary based on factors such as, but not limited to, credit worthiness, loan amount, loan term, discount for automatic payments, and any discount through the *Simply Rewarding* Member Rewards program. A one-time processing fee of \$100.00 applies to any Debt Consolidation Loan, which is included in the loan amount; for example, if you borrow \$3,100.00, you will receive \$3,000.00 in disbursed funds. Contact us for complete details and current rates. Offer expires February 28, 2019.

Introducing the Relationship Money Market at 7 17

Earn 2.00% Intro APY*

7 17's Relationship Money Market account is a new high-yield option with no fees that rewards you with a higher rate than our other money market options if you have an active checking relationship with 7 17. With a minimum of \$10,000, you can take advantage of higher rates on your deposits. Plus, enjoy a 12-month introductory APY of 2.00% when all account requirements are met.* Once the introductory rate expires, you'll continue to earn a higher dividend rate by maintaining the monthly account requirements.



Open your new Relationship Money Market at any one of our branches today!

For more information on 7 17's Money Market accounts, please visit www.717cu.com/Money-Market.

- *Monthly requirements for higher dividend rates:
- Maintain daily balance of \$10,000 or more
 - Have an active checking account with 10 or more transactions** each month.
 - Be enrolled in eStatements

**For a transaction to be counted, it must post to your 7 17 Credit Union checking account by the end of the current month and must be a monetary transaction, which can include, but is not limited to, deposits, transfers, cash withdrawals, cleared checks, online or mobile bill payments, and ACH payments; balance inquiries and fees are not counted as a transaction.



Respectfully.
Yours.