



Member Solutions



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

62nd Annual Meeting Announcement: Please join us for 7 17 Credit Union's Annual Meeting

- When:** Tuesday, April 28, 2020
6:00 p.m. to 8:00 p.m.
- Location:** 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 director positions. As of the August 31, 2019 deadline, only the directors up for reelection had submitted letters of intent to run.

Reservation Information and Instructions:

Reservations can be made beginning Monday, February 3 through Wednesday, April 22.

Make your reservations by calling one of the following numbers below:

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

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

Please have the following information when making your Annual Meeting reservations by phone:

1. Your name, social security number or your 7 17 member number;
2. First and last name of each person for whom you are making a reservation; their 7 17 member number — or indicate that they are a non-member guest; and
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(s). 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 22, 2020.

Be Vigilant and Protect Yourself from Fraud



In 2018 alone, the Federal Trade Commission collected more than 1.4 million fraud reports, with victims losing roughly \$1.48 billion. Here are a few tips to help you be vigilant and protect yourself from fraud.

- Do not share your online usernames or passwords with anyone
- Keep track of your accounts and don't allow others to use your debit or credit card numbers
- Beware of IRS scams. The IRS will not call you about delinquent taxes

For more information about the leading scams and for tips to protect yourself, visit www.717cu.com/blog.

Scholarship Applications are due March 1, 2020

Are you a high school senior or college student looking to defray the costs of higher education? 7 17 Credit Union is committed to helping students succeed! That's why we offer 12 \$1,500 scholarships for post-secondary education at accredited schools and universities for members or legal dependents of members.

Cha-Ching Scholarships: 7 17 offers two Cha-Ching Teen Club scholarships for Cha-Ching members who are recent high school graduates preparing to attend any accredited university or trade school.

The Edge Scholarships: 7 17 offers two scholarships to 7 17 The Edge Club members. The Edge members can apply for this scholarship each year they are pursuing a post-secondary education at an accredited university or trade school.

University-based Merit Scholarships: Four university-based merit scholarships are available to graduating high school students planning to attend the largest universities located within the communities we serve: one scholarship each for Youngstown State University, Kent State University – main campus, Kent State University – any regional campus, and the University of Akron.

Credit Union Spirit Scholarships: As a financial cooperative, the resources of members are pooled to the financial benefit of the collective. These four scholarships speak to the credit union movement's people helping people philosophy. Credit union spirit scholarships are also university specific and apply to the same universities as the university-based merit scholarships, but take financial need into account.

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 branch and in all high school guidance offices. **Applications and all required attachments must be submitted to the credit union by March 1, 2020.**



Begin the New Year with a fresh start!

Design your own 7 17 Debt Consolidation Loan and give your finances a fresh start in the New Year. Pay off lingering holiday expenses or simplify your finances 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* discount up to .25%
- A one-time, discounted processing fee of \$100
- 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 **\$64.58**,* or at **48 months**, pay as low as **\$77.41** per month,* or at **36 months**, pay as low as **\$98.93** per month,* or at **30 months**, pay as low as **\$116.19** per month.*

This offer ends February 28, 2020. 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 holiday loan and term of 60 months assumes a 8.99% (10.38% 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 7 17 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 8.99% (10.68% APR), your approximate monthly payment would be \$77.41; or if you borrow \$3,100.00 for 36 months at a rate of 8.99% (11.18% APR), your approximate monthly payment would be \$98.93; or if you borrow \$3,100.00 for 30 months at a rate of 8.99% (11.58% APR), your approximate monthly payment would be \$116.19. 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 Reward 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, 2020.