



808 Poland Avenue • Struthers, OH 44471
Phone: 330-755-7556

www.strutherscreditunion.com

We are open to all who live, work or worship in the Struthers School District or anyone related by blood or marriage. If you leave this area or employment you may retain your membership. Once a member, always a member!

Hours of Operation

Monday 9:00 a.m. - 4:00 p.m.
Tuesday 9:00 a.m. - 4:00 p.m.
Wednesday 9:00 a.m. - 4:00 p.m.
Thursday 9:00 a.m. - 4:00 p.m.
Friday 8:00 a.m. - 5:00 p.m.
Saturday 9:00 a.m. - Noon

Please note that we close at 1:00 p.m. on the third Wednesday every month for staff training.



The EDUCATOR

SUMMER 2017



2nd Annual Member Appreciation Day Saturday, July 8 • 9am - 12pm

Isn't it about time you felt appreciated for all that you do? Come and join us for our 2nd Annual Member Appreciation Day at Struthers FCU. The event is happening on Saturday, July 8, from 9 a.m. until noon.

Light refreshments will be served, and we will have door prizes and other fun surprises for all of our guests!

The popular Shred Truck will be here, so bring all your paperwork to be securely shredded on-site. Shredding is free, but we are accepting monetary donations toward the Missing In Action monument at Struthers Veterans Memorial Park.

Could this event be any better? We think so! We are handing out Loan Coupons for ½ percent off your qualifying rate on car loans and signature loans. If you don't need a loan right now, no worries – the coupon is good through July 31, 2017.

The Wait is Over! VISA Credit Cards are Available Soon!

- VISA credit cards coming later this summer!
- Rates as low as 9.99% APR*
- Rates and credit limits are based on credit score, so we can give almost everyone a card!
- No annual fee.
- Call us and get on the "wait list" and we'll call you as soon as you can apply!

*Annual Percentage Rate.



We hope to see you at the event!



Why You Should Switch to E-Statements

Did you know that Struthers FCU offers E-Statements? We can think of many reasons to switch from mailed, paper statements to electronic delivery! First, it's one less paper to keep track of, file, or shred. Many people don't even open their mailed statements each month, so why add to the clutter? Using less paper is good for the environment – and it's a big savings for the credit union, too. We pass those savings along to you, with better interest and loan rates! And finally, if you decide that E-Statements aren't for you, it's easy to switch back. To enroll in E-Statements, visit our website at www.strutherscreditunion.com or give us a call.

Congratulations Scholarship Winners!

Struthers FCU is pleased to award two \$300 scholarships to students from Struthers High School for the next academic school year. Brianna Leonard will be attending Bowling Green State University majoring in neuroscience, and Dominic Muto will attend Kent State University to major in environmental biology. Congratulations to these two as they continue their academic careers.



The Struthers Federal Credit Union Privacy Policy is available on our homepage at www.strutherscreditunion.com. If you would like to have a privacy policy mailed to you, please call us at 330-755-7556.

Need Some Cash for Something? We Can Help!

Whenever you find yourself with an unexpected expense, give us a call! We have loans for anything!

- Appliances
- Car Repairs
- Utility Bills
- Furniture
- Landscaping
- Pet Surgery
- Tuition
- Weekend Getaway
- Weddings
- School Supplies
- Computers
- Cosmetic Surgery

SIGN UP FOR EMAILS ABOUT OUR EVENTS & PROMOTIONS!



Send your name and email address to:
info@strutherscu.com

We're gathering email addresses, and we'll start sending 2-3 monthly email messages this summer about our special events and promotions.

Win a \$25 VISA Gift Card!

What's a newsletter without a contest? Answer the trivia questions below and return your answers to the credit union by mail, email (info@strutherscu.com) or in person. The winner will be randomly selected on July 31, 2017 from all the correct entries and will receive a \$25 VISA gift card!

1. True or False. When members enroll in e-statements, the credit union saves money.
2. What day every month will the credit union close at 1pm for staff training?
3. What date is Member Appreciation Day?

Name _____

Phone _____

Email _____

Early Closing Notice for Monthly Staff Training

Employees of Struthers FCU must be friendly, efficient, and knowledgeable – so we are spending some extra time on staff training to ensure you get the best service possible! Starting in June 2017, the credit union will close at 1 p.m. on the third Wednesday of each month – that's just one early-closing day every month. We did a "traffic study" of our transactions, and found that we received the fewest member visits on Wednesday afternoon – that's why we chose it for our training time. As our industry evolves, we must follow many policies and procedures to ensure compliance with best-practice regulations. These short monthly meetings will result in a better, stronger credit union for our members!



We Have Loans for All of Your Summer Vehicles!

Kicking off the summer with something new? Car or Truck? Motorcycle? Boat? Camper? Jet Ski? RV?

Whatever it is, we have a loan for that! Don't finance at the dealership - call us first! Struthers FCU offers competitive rates and flexible terms for your summer vehicles.



LOAN RATES

Rates as of May 23, 2017

	Term (months)	APR* (as low as)
VEHICLE LOANS		
New 2017 & 2016 Vehicles	72	2.95%
Used 2016 & 2015 Vehicles	72	3.95%
Used 2014, 2013, & 2012 Vehicles	60	3.95%
Used 2011, 2010 & 2009 Vehicles	48	5.00%
Vehicle 2008	48	7.00%
Vehicle 2007	48	7.00%
Vehicle 2006	48	7.00%
Classic Cars	48	9.00%
PERSONAL LOANS		
Signature Loan (Unsecured)	Varies	9.00%
Share Secured	Varies	5.25%
E-Z Cash Loan	6	28.00%
EDUCATION LOANS		
Education Loan	Varies	9.00%
PERSONAL LINE OF CREDIT		
Personal Line of Credit	Revolving	10.00%
Personal Elite Line of Credit	Revolving	7.00%

*APR=Annual Percentage Rate. All rates and terms are subject to change without notice. Loan rates are based on personal credit history and term of loan. All loans require a credit union membership in good standing.

HOLIDAY CLOSINGS

Independence Day – Tuesday, July 4

Labor Day – Monday, September 4

Columbus Day – Monday, October 9

Thanksgiving Day – Thursday, November 23

Day After Thanksgiving – Friday, November 24

Christmas Day – Monday, December 25

New Year's Day – Monday, January 1, 2018

Note: On the 3rd Wednesday of each month, we will close for staff training at 1:00pm.