

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

9:00 a.m. - 4:00 p.m. Monday Tuesday 9:00 a.m. - 4:00 p.m. Wednesday 9:00 a.m. - 4:00 p.m. 9:00 a.m. - 4:00 p.m. Thursday 8:00 a.m. - 5:00 p.m. Friday 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 Walt is over? VISA Gredit Gards are Now Here?

VISA

- Rates as low as 9.99% APR*
- Rates and credit limits are based on credit score. so we encourage everyone to apply for a card!
- No Annual Fee.
- No Balance Transfer Fees. *Annual Percentage Rate.



New Computer System Coming Next Year!

We're excited to announce that we'll be converting our entire computer system early next year. Credit unions typically upgrade their systems every 10 years, and now it's our turn. There have been upgrades and improvements, but our management team researched other systems and found one that will better suit our needs.

The new system has benefits that are twofold. First, the operational functionality of the new system will allow the staff to be much more efficient. The new system has more sophisticated reporting and improved accounting functions, which means we'll have to do less tasks manually and have the ability to do more tasks automatically. Second, members will have a lot more remote access to manage their accounts, such as online bill pay, a mobile app and text alerts. You will be able to send yourself a text when your direct deposit posts or you can send a text when a debit card transaction over a certain dollar amount posts.

We expect a smooth transition to this new system, but we'll keep members updated on the progress as we launch the new platform. Watch our future newsletter and our website for all the details and learn how this change will be helpful to you! As with any technology upgrade, we thank you in advance for your patience!



Vehicle Loans New, Used, Refinanced

Remember we finance and re-finance (from other financial institutions) new and used cars, trucks, motorcycles, RVs, SUVs and more. If you need a loan for a new set of wheels, call us first! Our competitive rates and flexible terms will work with any family budget!

Like us on Facebook!



Search for Struthers Federal Credit Union and stay tuned in to all of our special offers!



Christmas Club Funds Available October 1st

If you have a Christmas Club account funds were transferred to your Savings or Checking Account on October 1st. If you requested a check, it will be mailed on or around October 15 to your address on record. Don't have a Christmas Club account? Open one today and you'll be ready for next year's holiday season!



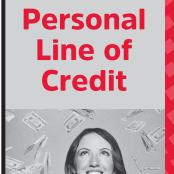
Holiday Skip-a-Pay Season is Here!

Qualified members will receive their offer letters in the mail in November.

Accepting Donations for Toys for Tots



Once again this year, Struthers FCU is a collection site for Toys for Tots. From November 1 to December 10, bring a new, unwrapped toy for a boy or girl of any age, and place it in the bin in our lobby. Toys collected will be distributed to local children during the holidays. Thank you for all that you do for our community.



- Get approved for up to \$10,000
- Once you're approved, you can use money as you need it for 2 years
- Rates as low as 10.00% APR*
- No annual fee



Annual Percentage Rate. A sample monthly payment at 10% APR is \$30.00 per \$1,000. A \$25 application fee will be assessed. Line of Credit is available for use for two years. All rates and promotions are subject to change without notice.

Support Our Food Drive for the Local Pantry

We'll be collecting non-perishable food items to benefit Struthers Parkside Church Community Food Pantry, an organization that helps those in our community. During October and November, please donate any items you can. We thank you for your help!

Thank You for the School Supply Donations!

Once again, our members came through by providing many local students with school supplies to start the new year, so thank you!

Sign Up for Emails About Our Events & Promotions!

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



We're gathering email addresses, so that you can stay informed on all of our special events and promotions. Thank you for opting-in with your preferred email. We'll send only exciting offers that you don't want to miss!

Email

Checking!

No Monthly Service Fee

No Balance Requirements

Unlimited Check Writing

MasterMoney Debit Card

Surcharge-Free ATM Networks

Overdraft Privilege Available



Thanks to all who came to our Member Appreciation Day this summer! We had over 200 members visit us, and we shredded over 917 pounds of paper in the Shred Truck!

Member Appreciation Day a Big Success!

E-Statements are Easy!

Eliminate the paper clutter in your life and enroll in e-statements. You'll have access to your statements with the click of a mouse! Enroll through Home Banking. It takes just a few minutes and you'll always have access to your statements.



Questions about enrolling in e-statements? Call us!

Rates as of October 8, 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.