

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 Wait is Over!

## VISA Credit Cards 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.

# The EDUCATOR

FALL 2017



**Struthers**  
**Federal Credit Union**

## 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 1<sup>st</sup>

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.

Personal Line of Credit



- 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

Need some money?  
Just talk to the credit union  
and we'll put it in your account!

\*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](mailto: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!

FREE Checking!

- No Monthly Service Fee •
- No Balance Requirements •
- Unlimited Check Writing •
- MasterMoney Debit Card •
- Surcharge-Free ATM Networks •
- Overdraft Privilege Available •



Member Appreciation Day a Big Success!

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!

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!

LOAN RATES

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.

Holiday Closings

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 1:00 p.m.

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](mailto:info@strutherscu.com)) or in person. The winner will be randomly selected on November 10, 2017 from the correct entries and will receive a \$25 VISA gift card!

1. True or False. We now have a Facebook page. T or F
2. How much is the fee for a Balance Transfer to a Struthers FCU VISA credit card? \_\_\_\_\_
3. When are Christmas Club funds available? \_\_\_\_\_

Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_